October 7 - 28, 2024











Open Enrollment is Here!

Open enrollment is held annually in the fall for a January 1st effective date. The rates displayed below are effective as of January 1st, 2025.

Making Changes

If you are making changes, original signature open enrollment forms must be postmarked by October 28th and mailed to:

LRCCD - Employee Benefits

Attention: Brittni Conley

1919 Spanos Court

Sacramento, CA 95825

If you do not wish to make any changes, you do not have to take action, and your current health benefits will continue through December 2025 (unless you experience a mid-year qualifying event).

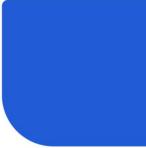
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New Rates

You can review the 2025 Retiree Benefits Guide or obtain any necessary forms on our website: https://employees.losrios.edu/employee-groups/retirees/retiree-benefits.

Plan summaries, including the Summary of Benefits & Coverage (SBC) can be viewed at:

https://bit.ly/4gcf0pU

The 2025 medical premiums for retirees eligible for the \$367 District contribution and for those ineligible for the District contribution (dependents and retirees that did not meet the minimum qualifications) are listed on the next page.

Health Net Change

Health Net will no longer offer the Seniority Plus Employer HMO after December 31st, 2024. If you will be impacted by this change, you will need to choose a new medical plan during the current open enrollment period.

Dental Changes

During open enrollment, you have the opportunity to change from one dental plan to another, or to cancel coverage. <u>Please note that if you cancel or have previously cancelled dental coverage</u>, you are not permitted to re-enter the dental plan.



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2025 Monthly Premiums

EARLY RETIREE PLANS (for retirees who are not yet Medicare eligible) **Monthly Premium Monthly Premium** w/District w/o District Plan Contribution Contribution **Kaiser HMO** -\$1,572.03 -\$1,939.03 -\$1,339.97 -\$1,706.97 **Kaiser DHMO Kaiser HDHP** -\$1,065.83 -\$1,432.83 **Sutter HMO** -\$477.20 -\$844.20 **Sutter HDHP** -\$370.10 -\$737.10 **WHA HMO** -\$447.97 -\$814.97 **WHA HDHP** -\$252.53 -\$619.53 **MEDICARE PLANS** (for retirees who are Medicare eligible) Kaiser Senior Advantage HMO -\$261.08 +\$105.92 **United Healthcare Medicare Advantage HMO** -\$226.99 -\$593.99 **United Healthcare Medicare Advantage PPO** -\$230.71 -\$597.71

DENTAL PLANS			
	Single	Two Party	Family
Delta Dental PPO	-\$114.77	-\$205.06	-\$224.97
Delta Dental HMO	-\$26.23	-\$46.41	-\$50.45

If you have any questions about open enrollment, please contact the Employee Benefits Department at retirees@losrios.edu or at (916) 568-3070.

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