GOOD-TO-KNOW BENEFIT TIDBITS

Here are some little-known gems employees are often happy to hear about benefits:

◊ Legal Assistance
   Have a burning question to ask an attorney? Call the EAP and speak to one at no additional cost to you! Los Rios employees and members of your immediate household are able to utilize this free service. Call 800-964-3577. Attorneys available 6:30am – 3 pm, M-F.

◊ Free Flu Shots
   Why pay for a flu shot? Both Kaiser and Health Net offer FREE flu shots. Call 1-800-KP FLU 11 for details. If you’re with Health Net, call your doctor’s office for information.

◊ Travel Assistance
   Are you traveling more than 100 miles from home this holiday season? Help is just a phone call away with pre-trip planning and help with trip emergencies like lost or stolen items! Call 800-243-6108 or collect to 202-828-5885. ID: GLD-09012.

◊ Health Insurance = Vision?
   You don’t have to have VSP insurance to have your vision checked. Both Kaiser and Health Net offer eye exams—Kaiser: $0, Health Net HMOs: $15-$20, HN PPO: $15 through age 16, in-network only.

◊ Family Source Program
   Is your free time taken up with internet searches or phone calls trying to find a new home, your next car, a quality elder or child care facility, or maybe scholarships for your child who’s heading off to college? Whatever you’re looking for, don’t waste any more of your time—get some help! Call 800-964-3577 and a live person will help 24/7 and do the research for you freeing up your time to do other things.

◊ Help Desk
   Did you know our insurance broker has a dedicated line for assisting employees with benefits questions, including claims issues? Give them a call at 877-374-2151.

MEDICAL INSURANCE RENEWAL 2014

The Los Rios Insurance Review Committee (IRC) began discussions in December about the upcoming spring 2014 insurance renewals. The committee will be reviewing all Los Rios benefit plans, including medical, dental and vision.

Los Rios has a high Kaiser participation rate (over 90%), which can sometimes deter other carriers from providing quotations. Regardless, each year, Edgewood Partners Insurance Center (EPIC), our broker for most of the Los Rios benefit plans, reaches out to the various carriers in the region and will do so again this year.

If you are interested in hearing more, here are your committee representatives:

IRC
LRCFT: Peg Scott
scottm@arc.losrios.edu
LRCEA: Jeff Bucher
bucherj@arc.losrios.edu
SEIU: Ed Wofford
wofforde@flc.losrios.edu
Confidential: Stacy Robinson
robinss@losrios.edu
LRSA: Katie Deleon
deleonk@crc.losrios.edu
Management: Kathleen Kirklin
kirklik@flc.losrios.edu

BENEFITS INFORMER
Your Source for Los Rios Employee Benefits

Inside this issue:

Good-to-Know Benefit Tidbits 1
Medical Insurance Renewal 2014 1
Healthcare Reform 2
Events Calendar 2
Get Help with New Year’s Resolutions 2
Why Weight? 3
Eating Well on a Budget 3
Going Organic on a Budget 3
Contact Information 4
Mobile App for FSA/DCAP 4

DID YOU KNOW...

...Thrive Across America has 2 routes now instead of just 1?

Living Healthy Los Rios, your wellness program, will be rolling out our 2nd annual Thrive Across America program in spring 2014. Here’s what some of last year’s participants had to say about it:

“I had fun logging on and reading about all the different places along the way.”
April (ARC)

“This was really fun to participate in. Thank you for setting this all up. Hope we do it again next year.”
Jeanne (CRC)
The Affordable Care Act (ACA) requires most individuals to have health insurance coverage as of January 1, 2014.

If you are covered by a Los Rios plan, you meet your requirement for coverage.

If you waived Los Rios medical coverage or aren’t currently eligible and you are not covered under a different health plan, you may be subject to a penalty.

“Covered California” is our State’s health insurance marketplace, which was designed to help individuals who are not offered qualified healthcare coverage through their employer. Individuals can review available plans and determine if they are eligible for government subsidies to help pay for health insurance premiums for plans purchased in the Marketplace. If you are eligible for coverage with Los Rios, you are not eligible for a subsidy. The subsidy is based on total household income and number of dependents.

Visit www.coveredca.com or call them at (800) 300-1506 if you have questions or need assistance with the website.

If you are not currently enrolled in a Los Rios plan but are eligible, unless you experience a qualified mid-year or HIPAA special enrollment event, your next opportunity to enroll with us is during the next Open Enrollment or Adjunct Enrollment period which will be after the mandated January 1st deadline.

Conversely, enrollment in an individual plan, even if through the new Marketplace, will not allow you to drop Los Rios coverage mid-year. You would need to wait until Open Enrollment to cancel coverage.

“Covered California” is our State’s health insurance marketplace, which was designed to help individuals who are not offered qualified healthcare coverage through their employer. Individuals can review available plans and determine if they are eligible for government subsidies to help pay for health insurance premiums for plans purchased in the Marketplace. If you are eligible for coverage with Los Rios, you are not eligible for a subsidy. The subsidy is based on total household income and number of dependents.

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Visit www.coveredca.com or call them at (800) 300-1506 if you have questions or need assistance with the website.

Chances are, many of us already know we could take better care of ourselves. Many of us make New Year’s Resolutions to lose weight, stop smoking, or eat healthier. Starting and maintaining a lifestyle change can seem overwhelming, but we have resources to help!

HEALTH ASSESSMENT
Get a customized action plan to prevent health problems, address mind & body issues and simply feel your very best.

Kaiser members can visit KP.org to complete a Total Health Assessment. Click on the Health & Wellness tab, Programs and Classes, and select the Total Health Assessment link under the “Healthy Lifestyle Programs” heading and log in to get started.

Health Net Members can complete a similar Health Risk Questionnaire. Register for a member account at www.healthnet.com and opt to receive emails from Health Net. That will allow you access to the questionnaire, healthy living programs, wellness coaching, interactive health advisor and more!

CLASSES & SUPPORT GROUPS
Kaiser offers a wide range of classes to both members and the community from managing back pain or diabetes to yoga! In addition, resources on various support groups, such as Alcoholics Anonymous, Mommy & Me Network, Breast Cancer or Weight Management support groups and more are also available. Visit KP.org and click on the Health & Wellness tab, Programs and Classes. You can select Northern California and your city to see what’s available in your area.

HEALTH COACH & PROGRAMS
Health Net and Kaiser members can access trained wellness coaches who can provide free, personalized guidance by phone. Get help to lose weight, eat healthier, quit smoking, manage a chronic illness and more!

Kaiser: 1-866-862-4295
M-F 6 am - 7 pm

Health Net: 1-800-893-5597
Available 24/7

GYM & PROGRAM DISCOUNTS
Is joining a gym or a weight loss program, such as Weight Watchers, part of your resolution? Discounts may be available to Health Net and Kaiser members. It never hurts to ask!
This holiday season, take charge of your weight!

Most Americans gain weight over the holidays. What’s worse? They usually don’t lose it. You can imagine how those pounds can add up over the years!

To help you fend off those holiday pounds, Living Healthy Los Rios has kicked off Maintain Don’t Gain, an eight-week program that offers weekly challenges, tips and resources to help you stay on track despite the numerous holiday gatherings and munchies.

If you’re interested in making the pledge to Maintain Don’t Gain and would like to receive the weekly emails, please contact Nicole Keller at kellern@losrios.edu.

WHY WEIGHT?

You’ve probably seen the organic section in your local grocery store. Not only is the selection somewhat limited, the prices are also higher. So, how can you stick to your budget while doing your part to help the environment? Some ideas:

• **Start off strong.** Start your trip with a nutritious meal before heading to the airport or train station. This will help you avoid snacking on junk.
• **Picnic it.** Pack a meal to take with you so you won’t need to buy one at the airport or a fast-food place. Choose nutrient-dense, shelf-stable items that will keep well in a bag like nuts, firm fruit, baby carrots, cheese sticks, and whole-grain crackers.
• **Drink water.** Staying hydrated can be more of a chore when you’re on the go — but don’t opt out. Go for water, milk, or unsweetened iced tea. Avoid soda and other sugary drinks, as well as alcohol.
• **Stock your hotel room.** Avoid the temptation to hit the vending machine or raid the minibar by stalking your own supply of fresh fruit, low-sugar granola bars and bottled water.
• **Order wisely.** At restaurants, select dishes comprised of whole grains, fresh fruits and vegetables, plus lean meat or fish. Avoid fried foods and request dressings on the side.

GOING ORGANIC ON A BUDGET

You’ve probably seen the organic section in your local grocery store. Not only is the selection somewhat limited, the prices are also higher. So, how can you stick to your budget while doing your part to help the environment? Some ideas:

• **Consider joining an organic community-supported agriculture (CSA) program.** Pay a farmer for a share of his or her (usually organic) crops and get a box of produce every week for the entire growing season. Or, opt for year-round delivery when available. In colder areas, many CSAs now offer year-round programs where you receive frozen produce, meat, eggs, beans, dried fruit, or other farm-fresh goods during the winter months.
• **Make thoughtful choices.** Many people want to buy organic, but don’t know where to start. Certain foods are considered “dirtier” because more pesticides are needed to grow them such as apples, celery, grapes, potatoes, spinach and tomatoes.
• **Get a green thumb.** Growing your own produce is the most economical way to go organic. Check out some books from the library or consult with your local nursery and start planning your green space.
• **Go veggie.** Organic meats can be costly. Stick to your budget by cutting back — eat a few vegetarian meals each week, or reduce portion size. For example, instead of one chicken breast for each family member, cut them in half or thirds.

With a little planning and effort, you can do your part to help the environment without breaking the bank.

**Source**
Kaiser’s Mix It Up program participants can access full article after logging in: https://losrios.gomixitup.com/tips/53
Los Rios Community College District

District Office
Employee Benefits Department
1919 Spanos Court
Sacramento, CA 95825

Phone: 916-568-3070
Fax: 916-286-3633
Email: benefits@losrios.edu

We Look Forward to Hearing From You!

Staff Directory: Know Who to Call for Benefits Assistance

Socorro Molina, Administrative Assistant
916-568-3070 / molinas@losrios.edu
Responsible for Answering Main Benefits Telephone Line, Insurance Billing, Assists with Adjunct Benefits, and Special Projects

Kris Kurk, Employee Benefits Technician
916-568-3060 / kurkk@losrios.edu
Benefits processing for LRCEA members, VSP insurance, Absence Reports, Retiree Benefits, Pregnancy & Workers’ Comp Leaves of Absence, and Website Maintenance

Vickie McNamee, Employee Benefits Technician
916-568-3051 / mcnamev@losrios.edu
Benefits processing for all bargaining units (except LRCEA), Adjunct Benefits, Dental & Life Insurance, and Flexible Spending Accounts

Nicole Keller, Employee Benefits Specialist
916-568-3197 / kellern@losrios.edu
Leaves of Absence including 5 Month Law and Catastrophic Leave, COBRA and Benefit Continuation, and Benefits Education

Denise Booth, Employee Benefits Supervisor
916-286-3623 / boothd2@losrios.edu
Department Supervisor with Overall Benefits Administration including Claims Issues, 403(b)/457 Plans, Legal Compliance, Renewal, and Contracts & Plan Documents

Carrie Bray, Director Accounting Services
916-568-3069 / brayc@losrios.edu
Manager with oversight of Employee Benefits, Payroll & Accounting

MOBILE APP for the FSA/DCAP!

In addition to the CBA Web Portal, participants can access their accounts via the new mobile app!

With the CBA Mobile App, participants can:

- File claims & submit receipts using the device’s camera!
- Access available account balances on an iPhone®, iPod Touch®, iPad®, or Android®-powered device!
- Receive account balances and selected alerts via text message on any mobile device!

Get the App by searching the App Store for ‘Custom Benefit Administrators’ or directly from the CBA web portal!