BENEFITS INFORMER
Your Source for Los Rios Employee Benefits

The New Kaiser & Health Net HMOs

Due to a 10% to 15% renewal increase on both of our active employee medical plans, we introduced two new HMO plans in this year’s Open Enrollment. These new plans are in addition to our current plans and are designed to give greater flexibility in selecting the medical coverage and costs to meet your individual needs. (No plan changes were made to the Traditional Kaiser or current Health Net HMO.)

KAISER DHMO
A “DHMO” is an HMO with a deductible. Although this plan design has been around for years, it is a new concept for Los Rios. The premiums for the DHMO are lower but it has a deductible that must be met prior to the insurance paying for some services. For an individual, the deductible is $500 and for a family it is $1,000. (The deductible is waived for office visits.)

The DHMO also has co-insurance (either a flat amount or percentage of bill) that is billed to the participant once the deductible is met for certain services up to a calendar year out-of-pocket maximum of $3,000 for an individual and $6,000 for a family. If you reach the maximum, there are no further out-of-pocket medical costs for the rest of the calendar year except for prescription co-pays. (The deductible and maximums don’t apply to prescription coverage.)

The DHMO has the potential to cost more than the traditional Kaiser HMO. The traditional plan has a $1,500 individual/$3,000 family cap; however, it’s rarely reached with its low co-payment structure. The DHMO may be a good choice, however, for those who are double covered or who have few medical needs and want lower premiums while retaining the security of comprehensive coverage.

HEALTH NET ALTERNATE HMO
The HMO alternate (ALT) is similar to the existing HMO plan with the same PremierCare (Sutter) network, no deductible and the same calendar year out-of-pocket maximums ($1,500 for an individual and $4,500 for a family.) The primary difference is the co-insurance and higher copayments ranging from $20 to 20%.

For more details, a recorded webinar, and plan comparisons visit: https://pcms.plansource.com
User ID: LosRiosEE
Password: benefits

Open Enrollment

Open enrollment for medical, dental, and vision plans occurs in April/May and is a time of year when you can change your benefit elections for any reason. If you have changes you would like to make, your forms with original signatures must be received in Employee Benefits no later than 5 pm on Monday, May 21, 2012. Late applications will not be accepted. Any changes will be effective July 1, 2012.

These plans are part of our “cafeteria plan” which allows you to use pre-tax dollars to pay your portion of the premium. Because of that, you may make changes outside of open enrollment only for certain eligible change-in-status events. Examples include marriage, entering into a domestic partnership, birth/adoption, or divorce/end of a domestic partnership. Your

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**Long Term Care**

The roll-out of the Long Term Care insurance program with Unum was a success! We received enough applications to move forward and LTC policies went into effect May 1st. Policies subject to underwriting (spouses, family members or even for employees if requested more than the guarantee issue amount) will take effect when/if they are approved by Unum.

If you missed out, you can still apply but late applications must go through medical underwriting. Learn more at www.losriosltc.com.

**How to Apply for Retirement**

Are you looking forward to retirement but not to all the forms required to get there? Below are some tips to help make your retirement process a little bit easier:

**4 months before retiring:**
- Complete Form P104 and return it to Human Resources.
- Complete either the PERS or STRS Service Retirement Election Application and have Employee Benefits fill out the sick leave portion of the application.

**3–4 months before retiring:**
- Send to PERS or STRS your Service Retirement Election Application.

**2 months before retiring:**
- Enroll in Medicare Part B if you will be 65 or older at the time of retirement. If eligible for Los Rios retiree medical program, show evidence of coverage in Medicare Part B to Employee Benefits.
- Contact Employee Benefits and schedule an appointment to discuss your health insurance options.
- Relax and enjoy your last 2 months at Los Rios!

More details regarding these steps are available online or by calling Employee Benefits with questions.

**Events Calendar**

**OPEN ENROLLMENT TIMELINE**

April 16, Open Enrollment BEGINS
May 21, Open Enrollment ENDS

If you mail your enrollment forms, call the Employee Benefits Department within the Open Enrollment period to verify receipt. Be sure to keep a copy of the paperwork for your records.

Contact us at 916-568-3070.

M-F from 8-4:30 p.m.

**Open Enrollment (cont.)**

spouse/partner’s open enrollment with his/her employer may also qualify you to make changes to your Los Rios benefits. Forms with original signatures must be received in the Employee Benefits Department within 31 days. If you miss that deadline, the next opportunity to make changes to your elections is the next Open Enrollment.

Vision and Dental also have plan design restrictions. Once you are in either plan, you must remain in for a minimum of two years.

Again, the Open Enrollment that occurs in the spring is for medical, dental and vision plans. If you would like to make changes to your Flexible Spending Account(s), Open Enrollment for those plans takes place in the fall with a January 1st effective date.

If you have any questions regarding Open Enrollment, please call Employee Benefits at 916-568-3070 or send an email to benefits@losrios.edu.
MEDICAL LEAVES OF ABSENCE

It can be stressful going out on a medical leave of absence. Knowing the benefits available to you ahead of time can help put you at ease so you can concentrate on getting better or on caring for your loved one.

Family Medical Leave Act (FMLA) and California Family Rights Act (CFRA) offer 12 weeks of unpaid leave. Employees must have worked at least 12 months for Los Rios and have worked a certain number of hours in the past 12 months to qualify. FMLA & CFRA both allow for up to 12 weeks of unpaid time off for your own serious health condition or for that of a family member and offer some job and benefit protection. The 12 months are “rolling” which means Los Rios will look backward from the point you need time off to determine how many weeks of FMLA/CFRA you have available to you.

Although we do not participate in California State Disability Insurance (SDI) or Paid Family Leave (PDL) programs, we do have paid time off which can run concurrently with FMLA/CFRA. Five Month Law (5ML) is available to permanent employees and adjunct faculty. If you are off for your own illness but have inadequate accrued sick leave, 5ML pays at 50% (the same as SDI) for up to 5 months. If you are off to care for a family member, you can use Personal Necessity leave, vacation, and catastrophic leave as appropriate.

Call the Employee Benefits Department for additional information.

Healthy Living Starts with Wellness Habits: Delta Dental

Healthy living isn’t just about your body, it’s about your mouth, too! Taking certain preventative measures can help you keep those pearly whites in good shape!

The most important thing you can do to keep your mouth healthy is to brush (preferably with fluoridated toothpaste) and floss daily.

The food that you eat also has an effect on your oral health. You probably already know that foods high in sugar cause decay, but there are also foods that help your teeth. Calcium rich foods help to promote healthy teeth and bones and crisp raw fruits and vegetables help to clean plaque from teeth. In addition, a healthy diet with foods containing vitamins A and C can help prevent gum disease.

Regular dental exams and cleanings can also help remove bacteria and detect problems early. Given that the Delta Dental plan through Los Rios covers four cleanings a year, getting an exam regularly couldn’t be easier. In addition, our plan through Delta Dental is an incentive plan, so for every year you go to the dentist, your coverage level goes up 10% until you reach 100% coverage (for most preventative services), unless you have a break in service. For more information about the Delta Dental plan, call Employee Benefits or Delta Dental at 888-335-8227.

Your EAP—more than just Counseling

Let’s face it, life isn’t always easy. If you’re like most people, you’re probably trying to juggle work, your family, a household, friends, exercise and whatever life decides to throw at you.

That is why Los Rios offers ComPsych Guidance Resources Employee Assistance Program (EAP), a free and completely confidential program.

The EAP offers 5 in-person counseling sessions per member of your household, per issue, per year. But that’s not all. You have free, unlimited phone access to lawyers and financial advisors as well as a free annual 30-minute in-person session.

And how would you like a human Google? Do you need help finding child or elder care? Do you have some house or car repair issues and don’t know where to begin? Are you thinking about going back to college? Or maybe your child is getting ready to? Or maybe you want to just get away and forget about all of that but don’t have time to plan a vacation?

Your EAP specialists will do the research for you, freeing up your time to get to the other things on your list or just relax. The EAP customer service representative will either provide help or refer you to a reliable resource who can.

Go to guidanceresources.com to see what the EAP can help take off your hands!

For 24/7 access go to www.guidanceresources.com
Click on “I am a first-time user” with Organization ID: HLF902
Company Name: LOS R
Or call 800-327-1850
With summer right around the corner, many of you are planning trips. Unfortunately, even the best laid travel plans can go awry, leaving you vulnerable and, possibly, unable to communicate your needs. When the unexpected happens far from home, it’s important to know whom to call for assistance.

As a Los Rios employee, you have access to Travel Assistance Services from Europ Assistance USA when you are traveling more than 100 miles from home for 90 days or less. With a local presence in 200 countries and territories around the world, and numerous 24/7 assistance centers, they are available to help you anytime, anywhere. They can assist with:

- Emergency medical assistance such as referrals & evacuation
- Pre-trip information like visa & immunizations requirements
- Emergency cash, medication assistance & help with lost items

Call 1-800-243-6108
or collect from other locations 202-828-5885
ID #: GLD-09012