The 2013-14 Open Enrollment period ends Friday, May 24th. Open Enrollment gives you the opportunity to elect coverage, change the dependents you have covered (children or spouse/domestic partner), switch between plans, or cancel coverage without needing a reason or “qualifying change-in-status event.”

Changes Effective 7/1/13
There are no plan design or carrier changes being made for the 2013-14 plan year. Kaiser and Health Net’s premiums are increasing. Kaiser’s overall premiums for both the traditional plan and the DHMO are increasing 5.62% and 5.68%, respectively. Health Net’s premiums are increasing 18% for the HMO plans and 19% for the PPO. The District contribution is increasing to allow the 2013-14 employee contribution to remain unchanged for the two Kaiser plans. The rates for the voluntary VSP plans remain unchanged. The Delta Dental rate will be determined after the close of the 2012-13 plan year.

Enrollment & Changes
To enroll yourself and/or dependents and to make election changes, you must complete all necessary enrollment, change or cancelation forms. All forms are available at the Employee Benefits Department and online at http://www.losrios.edu/business/activeforms.php.

Web Resources
Want to compare health plans or view formal plan documents? Type the User Name “LosRiosEE” and password “benefits” at: https://pcms.plansource.com

Also, if you missed the in-person workshop at your college, the webinar was recorded and is available online at the following site: http://www.losrios.edu/business/recent_comm.php.

Please contact Employee Benefits if you have any questions about your benefits or Open Enrollment.

Los Rios Wellness Program
Los Rios strives to help employees lead healthier lives. We are pleased to announce that for the 2nd year in a row, Kaiser is funding the Los Rios Wellness Program.

PROGRAM COMPONENTS
The program in 2012-13 included: Thrive Across America (a program that tracks exercise activity) and Mix It Up (a program encouraging more fruits and vegetables in your diet). Other program components include health assessments and screenings, newsletters, webinars and classes, community and campus programs, a website with health-related resources at http://www.losrios.edu/business.Wellness.php, and fun incentives, prizes and giveaways.

WEIGHT-LOSS & SMOKING CESSATION CLASSES
Through Kaiser, Los Rios can host on-site weight loss and smoking cessation classes! Space and funding is limited—let us know if you and your colleagues are interested. Contact Nicole Keller, Employee Benefit Specialist, at 916-568-3197.

DID YOU KNOW...
Funeral planning and pre-planning services are available to regular full-time employees, their immediate family members and beneficiaries. This service offers online planning & research tools as well as 24-7 access to advisors. Online tools include a nationwide database of funeral home prices and comparisons. Concierge services at or near the time of death offer as much or as little assistance as the family desires. Advisors can communicate plans directly with the funeral home of choice and negotiate costs on behalf of the family for financial savings. Everest Funeral Planning: 1-866-854-5429
Dependent Eligibility

Dependent Eligibility Forms are being distributed this month. If you are covered by a Los Rios medical, dental or vision plan, you will receive this form via inter-campus mail.

Please review the form for accuracy even if you have no dependents covered on your Los Rios plans, sign it and return it to the Employee Benefits Department by May 31, 2013.

Los Rios & CalPERS Long-Term Care Programs

Los Rios offers Long-Term Care Insurance through Unum. You and your family members (spouse/domestic partner, children, siblings/their spouses, parents/in-laws, and grandparents/in-laws) are all eligible to apply so long as they are between the ages of 18 and 80. All will need to go through medical underwriting, but because you are eligible for the benefit, they can sign up even if you don’t.

For those of you on CalPERS, you may have recently seen the notices that the CalPERS Board has approved allowing new applicants into their Long-Term Care Program beginning December 2013. This will be the first time the LTC Program has been available to new applicants since 2008, and the first time the application period will be continuous, with no application closing date.

The Board also approved expanding eligibility to adult children of CalPERS members. The LTC Program was previously available only to members’ spouses, siblings, parents and parents-in-law.

For information on the Los Rios Unum program, call the Employee Benefits Department or Unum directly at 800-227-4165. For information on the CalPERS program, call 888-CAL-PERS.

[Source for CalPERS LTC information: http://www.calpers.ca.gov]

Events Calendar

2013-14 OPEN ENROLLMENT TIMELINE
May 6, Open Enrollment BEGAN
May 24, Open Enrollment ENDS
May 31, Dependent Eligibility Forms DUE
Changes Take Effect July 1, 2013

If you have questions, please call the Employee Benefits Department at (916) 568-3070.

District-wide Health Fairs

Thank you for making our Fall 2012 District-wide Health Fairs a huge success! Participating vendors included California Family Fitness, CalPERS, CalSTRS, Cosumnes River College Bookstore, Crunch Fitness, Delta Dental, Elliott’s Natural Foods, EPIC, Farm Fresh to You, Fleet Feet, Folsom Lake College Bookstore, The Hartford, Health Net, Kaiser, the Los Rios Police Department, Sacramento Natural Food Co-op, Sacramento Walking Sticks, Schools Financial, Sutter Health and VSP.

Save the date now and join us in the fall for the next Health Fair!

SAVE THE DATE!
Next year’s District-wide Health Fairs are tentatively scheduled for October 1, 2 and 3, 2013!
The Los Rios Wellness Committee held a contest to create a catchy name, slogan, and logo for our Wellness Program. Entries were submitted at our Fall 2012 Faculty and Staff Health Fairs. The winner of each category received a $50 VISA gift card compliments of Kaiser.

Thank you to all who participated! We received an overwhelming response of creative ideas. It was a difficult decision, but the winner selected for all 3 categories was Rafael Avalar of the District Office.

**NAME YOUR WELLNESS PROGRAM CONTEST RESULTS**

CONGRATULATIONS TO OUR WINNER!

Tips For Staying Healthy: Kaiser Permanente

Research has shown that 150 minutes of moderate-intensity exercise a week is the threshold for having a positive effect on your health. This can be completed in any number of time intervals that are convenient for you. For example, you can exercise for a 60-minute period one day, for three 10-minute periods another day, etc., until you reach 150 minutes or more within the week. The positive effects that this exercise can have on your health include lowering your risk of serious illness and improving your mood.

Life Insurance: The Hartford

The Hartford provides Los Rios regular employees with Basic Life, Accidental Death & Dismemberment and Voluntary Life Insurance. Basic life and AD&D is provided at $50,000 automatically upon initial eligibility as a new hire. In addition to this basic life insurance plan, you may be eligible to purchase additional amounts of individual term life insurance for yourself, your spouse / domestic partner, and your child(ren). Simply complete a Hartford application and send it in to the Employee Benefits Department. You will be sent a medical questionnaire—complete that and send it in directly to The Hartford. Their underwriting department will review it and, if approved, will notify Los Rios of the new coverage.

If your spouse is older than you are, there’s good news! His/her rates are based on your age! Your spouse/domestic partner can apply for 100% of your coverage amount up to $150,000.

We realize it’s not a subject any of us like to even consider, but should you have a tragedy strike your family, worrying about paying for funeral services is the last thing you should have to do. If you elect supplemental insurance for yourself, you can also cover your children. It’s a minimal $1.10 per month for 12thly rates ($1.32 per month 10thly) for $10,000 in coverage for children 6 months through 25 years old ($1,000 for newborns to 6 months) regardless of the number of children covered.

A variety of fitness and health resources are and available on Kaiser’s website and are available to all employees regardless of your current health insurance carrier:

- A BMI calculator
- A “Find Your Target Heart Rate” tool
- Healthy living videos and podcasts
- Recipes and meal ideas
EPIC, our broker who handles many of the Los Rios benefits, including medical, dental, vision and life insurance, now has an Employee Help Desk to provide assistance to employees. EPIC acts as an employee advocate for benefits and claims issues, and all interactions with them are HIPAA compliant and documented. In addition, each incident is tracked and monitored until it is resolved.

Contact EPIC at 877-374-2151 or at csr@edgewoodins.com.

Monday - Friday, 7:30 a.m. - 5:30 p.m.