New Health Carriers!

Our Spring 2014 Open Enrollment period is starting soon and you will see new choices in your health insurance options. Sutter Health Plus and Western Health Advantage are being introduced alongside Kaiser to offer a wide-range of health insurance choices with competitive premiums.

The Kaiser HMO and Deductible HMO (DHMO) will continue to be offered and with the introduction of Sutter Health Plus and Western Health Advantage, three new HMO plans will be available, including a new High Deductible Health Plan that is Health Savings Account (HSA) compatible. (See page 4 for more information on the HSA.)

Sutter Health Plus (SHP) offers the Sutter-only network previously offered by Health Net, but with significantly reduced premiums.

Western Health Advantage (WHA) offers UC Davis Medical Group, Hills Physicians, Dignity Health (Mercy) and other groups.

Although Health Net will no longer be offered, the Insurance Review Committee thought it was important to offer 3 carriers to provide great choices at more competitive rates. With the elimination of Health Net, a PPO plan is no longer available; however, the addition of WHA reintroduces UC Davis and other sought-after groups and SHP ensures that Sutter remains available.

This edition of the Benefits Informer is dedicated entirely to the Spring 2014 Open Enrollment, highlighting the various medical carriers now offered through Los Rios. Plan details and premiums will be announced in detail in the upcoming Open Enrollment Benefits Guide.

OPEN ENROLLMENT

Open Enrollment materials with plan details and premiums are scheduled to be distributed to you via campus mail by mid-April. Below is a list of the Open Enrollment workshops:

<table>
<thead>
<tr>
<th>Location</th>
<th>Date</th>
<th>Vendors</th>
<th>Presentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>District Office</td>
<td>Wednesday, 4/23</td>
<td>1:00—4:00 pm Courtyard</td>
<td>Begins at 1:30 Board Room</td>
</tr>
<tr>
<td>CRC</td>
<td>Thursday, 4/24</td>
<td>8:30—11:30 am Garden Room</td>
<td>Begins at 9:00 Orchard Room</td>
</tr>
<tr>
<td>SCC</td>
<td>Thursday, 4/24</td>
<td>1:00—4:00 pm RHN 258</td>
<td>Begins at 1:30 BUS 240</td>
</tr>
<tr>
<td>ARC</td>
<td>Friday, 4/25</td>
<td>8:30—11:30 am Community Room 3</td>
<td>Begins at 9:00 Community Room 4</td>
</tr>
<tr>
<td>FLC</td>
<td>Friday, 4/25</td>
<td>1:00—4:00 pm FL1-20</td>
<td>Begins at 1:30* FL1-109</td>
</tr>
</tbody>
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*This presentation will be taped and available to be viewed on your computer (live, or at a later date.)
Western Health Advantage is a full-service, not-for-profit health plan offering a broad network of health systems and medical groups. The health plan serves employers and families in 8 counties in the Northern California area including Sacramento, Yolo, and parts of El Dorado and Placer. Representatives of those founding sponsors, UC Davis Health System, Mercy/Dignity Health, and NorthBay Healthcare, serve as the organization’s Board of Directors.

The result is a local health plan that delivers access to care—not obstacles to treatment. They believe that “local” is a better way to do business. It ensures that members enjoy responsive, local customer service, affordable coverage, and excellent access to quality doctors and hospitals with unbeatable service.

WHA’s unique Advantage Referral program allows a member’s doctor to refer them to almost any specialist within any of their medical groups, not just within their particular medical group. This gives members access to more than 2,500 specialists in Northern California.

In addition to the alternative medicine benefits of acupuncture included in your health plan, members can enjoy chiropractic care’s hands-on treatment for improved wellness.

Members are supported by local, personal customer service staff who answer calls within 30 seconds. Yes, real people will be with you every step of the way.

For more information about WHA, visit www.westernhealth.com.

Kaiser is not your typical health care provider. They partner with you so you have the knowledge and tools to manage your health—inside and outside the doctor’s office.

Kaiser is a leader in prevention—a philosophy of preventive care and overall wellness. So they provide routine appointments, preventive screenings, wellness programs, and more to help prevent you from getting sick in the first place.

No two people are exactly alike, so how you stay healthy is unique to you. From your doctor—who’s always on top of your latest appointments, lab test results, and more—to Kaiser’s online programs and Wellness Coaching by Phone, your care is not one-size-fits-all. It’s personalized to your needs with you at the center.

You have a wide selection of skilled physicians that you can choose and change anytime, for any reason. Kaiser doctors come from many of the top medical schools in the country and work hand-in-hand with your entire care team. Kaiser doctors utilize electronic medical records, minimizing paperwork so they can focus only on delivering the care you need—they care about their patients and love what they do.

You can schedule or cancel routine appointments with your doctor online or from your mobile device. You can also email your doctor’s office, and get a reply back normally within 48 hours.

At many locations, your doctor, lab services, X-rays, and pharmacy are all under one roof, so you can save time and do more in one visit.

To learn more about Kaiser, visit www.kp.org.

Sutter Health Plus is an exciting new health insurance option affiliated with Sutter Health, one of Northern California’s leading health care networks. Sutter Health Plus gives members access to a network of high-quality doctors, hospitals and health care services all committed to personalized care, convenience and value.

Physicians in the Sutter Health Plus network partner with each other for effective and efficient care coordination and management. Many physicians and hospitals are connected through Sutter Health’s electronic health record system designed to provide more timely access to patient health information, automatically crosschecking medications to ensure there are no potential dangers or interactions, and reducing unnecessary paperwork.

Physicians in the Sutter Health Plus network coordinate patient care and share a common commitment to quality standards. Providing access and continuity to services based on their patients’ individual needs is a priority.

Members have the option of choosing doctors who offer My Health Online services, which allows members to schedule appointments, view test results, email doctors, renew prescriptions, and access their personal health record—anytime, anywhere.

For more information about SHP, visit www.sutterhealthplus.org.
Service Areas

Kaiser Permanente facilities in the Sacramento area
1. Roseville Medical Center
2. Sacramento Medical Center
3. South Sacramento Medical Center
4. Davis Medical Offices
5. Elk Grove Medical Offices
6. Fair Oaks Boulevard Medical Offices
7. Folsom Medical Offices
8. Lincoln Medical Offices
9. Point West Medical Offices
10. Promenade Medical Offices
11. Rancho Cordova Medical Offices
12. Roseville Medical Offices-Riverside

Sutter Health Plus
We Plus You

Medical Groups
- Sutter Independent Physicians
- Sutter Medical Foundation
- Sutter Medical Group
- Gould Medical Center
- Sutter Gould Medical Group

Western Health Advantage

Medical Groups
- Dignity Health (formerly Mercy Medical Group)
- Hills Physicians Medical Group
- Meritage Medical Network
- NorthBay Healthcare
- UC Davis Medical Group
- Woodland Clinic Medical Group
**High Deductible Health Plan**

With the Spring 2014 Open Enrollment, Los Rios will, for the very first time, offer a High Deductible Health Plan (HDHP) through Western Health Advantage. HDHPs typically have appealingly low premiums and allows you to put those premium savings into a tax-free account. The key to an HDHP is understanding how they work, being willing to be a consumer, understanding possible out-of-pocket expenses when you have services, and putting aside the money you save in premiums.

You are probably used to a traditional health plan which costs you about $100/month ($1,200/year) in employee contributions but with low co-payments when you visit the doctor, like the $15 office visit with Kaiser. With an HDHP, as the name implies, there is often lower or no employee contribution toward monthly premiums but a high deductible where the first $1,800 in costs ($3,600 for family) are actually paid by you before the insurance will pay anything. This means that if you elect an HDHP, you must pay 100% of the discounted contracted rate (doctor’s visits, x-rays, lab work, prescriptions, etc.) until that deductible is met. Once the deductible has been met, the plan will pay at 100%.

Preventive services are covered 100% by the insurance carrier, even if you haven’t met your deductible.

The draw of an HDHP can be the low or no employee contribution toward premiums: be sure to weigh low premiums against the potential out-of-pocket costs and compare to your contribution toward premiums for a non-HDHP plan.

You might ask, why would someone choose an HDHP? The answer: the Health Savings Account (HSA) that you can fund because you participate in an HDHP. An HSA is like a medical checking account and an individual retirement account (IRA), all in one. Funds contributed to your HSA stay with you even if you change coverage or insurance carriers, or if you retire.

There are three major Federal tax advantages to an HSA:

- Contributions are not subject to Federal income and payroll taxes.
- Interest on the money in your HSA grows tax-free.
- Withdrawals for qualified medical expenses are not taxed.

Stop by the Open Enrollment workshop at your college or the District Office to learn more about the new WHA HSA-compatible plan. HSA workshops will be offered separately—details coming soon. Attendance at an HSA workshop is **required** for those who enroll in the HDHP.

**Los Rios Community College District**

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**HSA versus FSA**

Flexible Spending Accounts have been offered by Los Rios for many years now. A Health Savings Account is a pre-tax (Federal tax only) account used to pay for qualified out-of-pocket medical expenses similar to a Flexible Spending Account, but they differ in several ways:

- The FSA has a use-it-or-lose-it provision, but the balance in your HSA rolls from year to year. The account remains yours to take with you when you retire or leave Los Rios.
- FSA contributions are limited to $2,500. In 2014, you can contribute to an HSA up to $3,300 per year for self-only HDHP coverage and $6,550 for a family, regardless of the actual deductible on your plan.
- Contributions to the FSA are not subject to Federal or State income and payroll taxes. Contributions to an HSA are exempt only from Federal payroll taxes.
- Participants have access to full FSA election at any time (account is pre-funded by Los Rios). HSA funds are limited to what has actually been deposited into the account.
- You must have a High Deductible Health Plan to participate in an HSA. (Note: if dual covered, both plans must be an HDHP if you want to contribute to an HSA.)
- You cannot fund both an HSA and an FSA at the same time. (Current FSA participants must wait until they are no longer participating in an FSA to contribute toward an HSA.)