

PAYING FOR YOUR COVERAGE

FLEXIBLE BENEFIT CREDITS

To help you with the cost of benefits, the County of Riverside provides flexible benefit credits. You may also qualify for a premium subsidy if you are in an eligible bargaining unit and elect to enroll one or more dependents. The flexible benefit credits you receive and your eligibility for a premium subsidy are determined by the applicable Memorandum of Understanding or Ordinance that governs your bargaining unit or employee group. To be eligible for flexible benefit credits, you must enroll in a County-sponsored medical plan or meet the requirements for the Medical Waiver Program that's described on page 30. See the tables that follow for the flexible benefit credits and premium subsidy you may receive.

2023 FLEXIBLE BENEFIT CREDITS				
Employee/Bargaining Unit	Monthly Flex Credit	Semimonthly Flex Credit	Monthly Taxable Cash Payment	Semimonthly Taxable Cash Payment
	Enrolled in County Health Plan		Not Enrolled in County Health Plan (MEDWAV)*	
Employees Covered by the LIUNA MOU — Last date of hire before 11/13/2003	Up to \$823.00	Up to \$411.50	\$425.40	\$212.70
Employees Covered by the LIUNA MOU — Last date of hire on or after 11/13/2003	Up to \$823.00	Up to \$411.50	\$200.00	\$100.00
Employees in the Resident Physician & Surgeon, Pharmacy Resident and Physician Assistant Fellowship Classifications	Up to \$823.00	Up to \$411.50	\$312.50	\$156.25
Employees Covered by the Management Resolution — Last date of hire before 11/13/2003	Up to \$823.00	Up to \$411.50	\$534.00	\$267.00
Employees Covered by the Management Resolution — Last date of hire on or after 11/13/2003	Up to \$823.00	Up to \$411.50	\$200.00	\$100.00
Employees Covered by the DDAA MOU — Last date of hire before 11/4/2010	\$823.00	\$411.50	\$575.40	\$287.70
LEMU	Up to \$959.28	Up to \$479.64	\$0.00	\$0.00
RSA Public Safety	Up to \$940.00	Up to \$470.00	\$0.00	\$0.00
Employees Covered by the SEIU MOU — Last date of hire before 11/11/2004	Up to \$823.00	Up to \$411.50	\$465.00	\$232.50
Employees Covered by the SEIU MOU — Last date of hire on or after 11/11/2004	Up to \$823.00	Up to \$411.50	\$200.00	\$100.00

**If you are enrolling in the Medical Waiver program, you must complete a Decline Acknowledgment form and provide proof that you are enrolled in other group coverage, such as your spouse's employer plan. This information will be requested after enrollment closes.*

Health care rates for 2023 are deducted semimonthly (twice a month), which means deductions are taken from your paycheck during 24 pay periods each calendar year. When you receive a third check in a month (the “free” pay period), it will not include a flexible benefit credit or a deduction for your health plans, unless you owe for uncollected premiums. To see your net out-of-pocket cost for health care coverage, remember to subtract your flex credit shown in the table above from the premiums shown in the tables that follow. Rates are subject to change.

YOUR COUNTY OF RIVERSIDE BENEFITS

PREMIUM SUBSIDY

The total amount the County will contribute to an employee who elects medical coverage with one or more dependents is \$1,511 per month when the premium subsidy and flexible benefit credits are combined. The subsidy increases below were effective on Pay Period 03/2023.*

2023 PREMIUM SUBSIDY		
Employee/Bargaining Unit	Monthly Premium Subsidy	Semimonthly Premium Subsidy
SEIU	\$688.00	\$344.00
LIUNA	\$688.00	\$344.00
LEMU	\$551.72	\$275.86
DDAA	\$688.00	\$344.00
RSA Public Safety	\$571.00	\$285.50
Employees Covered by the Management Resolution	\$688.00	\$344.00
Employees in the Resident Physician & Surgeon, Pharmacy Resident and Physician Assistant Fellowship Classifications	\$688.00	\$344.00

*For RSA Benefit Trust employees (Sheriff & Corrections) the total monthly contribution benefit is \$1,511.

PRETAX DEDUCTIONS

When you enroll in a County-sponsored medical, dental and/or vision plan, your premiums are automatically collected before taxes are calculated on your earnings. For most employees, pretax deductions are the most cost-effective way to pay for your premiums. (**Note:** Premiums for your registered domestic partner and your non-tax-qualified dependents are collected on an after-tax basis.) A post-tax election for elected health plan premiums is not available.

PAYING FOR COVERAGE

Rates are deducted semimonthly (twice a month), which means deductions are taken from your paycheck for 24 pay periods each calendar year. When you receive a third check in a month (the “free” pay period), it will not include a flexible benefit credit or a deduction for your health plans, unless you owe for uncollected premiums (arrear). To see your net out-of-pocket cost for health care coverage, remember to subtract your flex credit (on page 4) from the premiums shown on the following pages. These rates DO NOT reflect the two-party or family premium subsidy that you may be eligible for as described above. Your bargaining unit or employee group determines which medical plans you may choose. Rates are subject to change.

REMINDER:
Premiums for medical, dental and vision plans are collected a month in advance of the coverage date.

HELPING YOU PAY FOR YOUR COVERAGE

The County helps you pay for coverage by offering flexible benefit credits (and for some bargaining units, a premium subsidy) to reduce how much you pay in premiums. When you enroll in a County-sponsored medical, dental and/or vision plan, your premiums are automatically deducted before taxes are calculated on your earnings.