

2024 Annual Benefits Enrollment

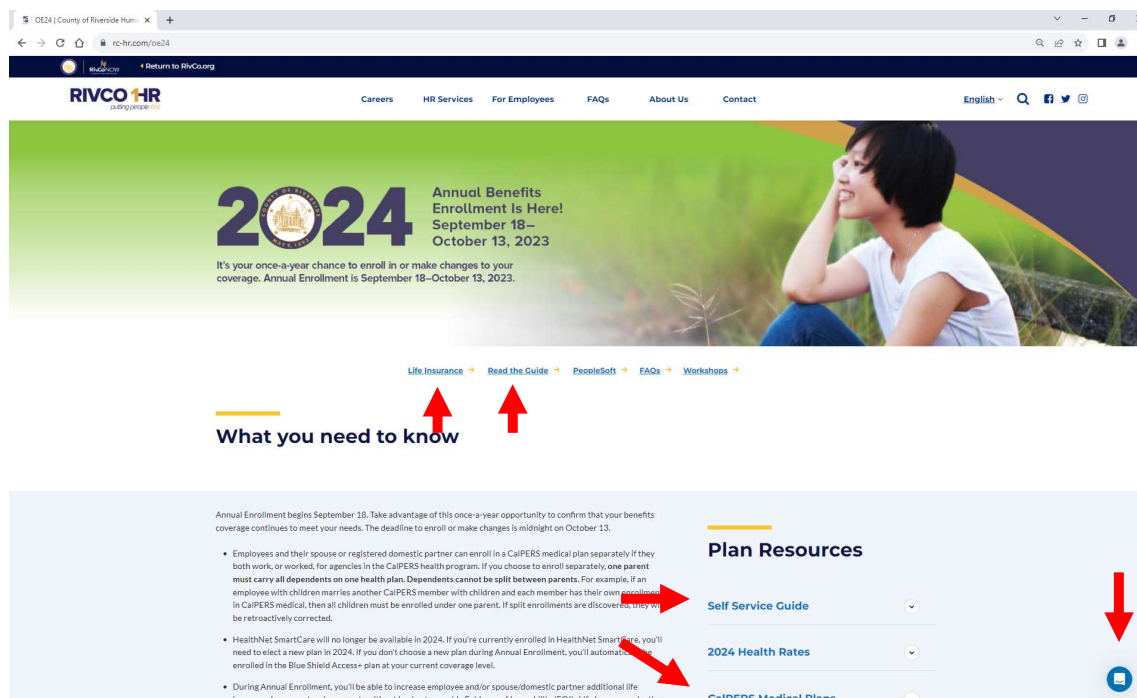
Active Regular
Employees

September 18 –
October 13



Information and additional resources, visit

- County of Riverside Special Enrollment Website
 - <https://rc-hr.com/OE24>
- Contact the Benefits Division
 - Phone (951) 955-4981 Opt 1 or
 - Email at benefits@rivco.org
- Life Insurance information is stored at <https://standard.benselect.com/COR>
 - Username is your six-digit employee ID (with no "E" at the beginning)
 - PIN is the last four digits of your Social Security number and the last two digits of your birth year






Important Change for 2024

- HealthNet SmartCare will no longer be available in 2024.
 - **If you do not choose a new plan during Annual Enrollment, you will automatically be enrolled in the Blue Shield Access+ at your current coverage level.**

Important Notes for OE

- Life Insurance - during Annual Enrollment, you may increase your coverage by up to \$20,000 without EOI if you are currently enrolled for less than \$600,000. (Note for LIUNA and SEIU employees: The maximum coverage is 7x your annual salary.)
 - You may increase your spouse's/ domestic partner's coverage by up to \$10,000 without EOI if currently enrolled for less than \$100,000.
 - FSA enrollment elections do not carry over from year to year. If you want to contribute to a Health Care FSA and/or Dependent Care FSA, you must enroll and designate your annual election during Annual Enrollment.
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Choosing a Health Plan

Choosing which health plan and providers are right for you depends on a variety of factors, such as:

- whether you prefer an Exclusive Provider Organization (EPO), Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO);
- your premium and out-of-pocket costs; and
- whether you want to have access to specific doctors and hospitals

CalPERS has standardized their copay structure for all their HMO plans. If you have detailed questions on what the plans cover, please review the Evidence of Coverage (EOC) booklet available at www.calpers.ca.gov or contact the individual health carrier.

CalPERS Health Benefit	Copay
Office visit	\$15
Specialist	\$15
Urgent Care	\$15
Emergency Room	\$50
Generic Prescription (retail)	\$5

Differences Between an HMO and a PPO

HMOs

- Monthly premiums are usually lower, but the provider network will be more restrictive, and you must coordinate medical care through a primary care physician (PCP).
- Specialist referrals must be coordinated through your PCP.
- CalPERS HMOs use your work or home ZIP code for a 30-mile service area
 - To be eligible for a CalPERS HMO your work or home ZIP code must be within the plans network, otherwise the plan will not be displayed on your self service as an option
- HMOs don't offer coverage for care from out-of-network healthcare providers. The only exception is for true medical emergencies.
- HMOs do not have Annual calendar year deductibles

CalPERS Health Benefit	Copay
Office visit	\$15
Specialist	\$15
Urgent Care	\$15
Emergency Room	\$50
Generic Prescription (retail)	\$5

Differences Between an HMO and a PPO

PPOs

- PPOs tend to have higher monthly premiums in exchange for the flexibility to use providers both in and out of network without a referral.
 - However, visiting an out-of-network provider will result in higher costs
- CalPERS PPO plans are available in all California ZIP codes
 - PERS Platinum is the only plan available Worldwide
- PPOs have Annual calendar year deductibles
 - Copay for office visits
 - After deductible is met, you pay percentage of co-insurance, up to an out-of-pocket maximum

	PERS Gold	PERS Platinum
Network	Smaller network of doctors and hospitals, only available in California	Larger network of doctors and hospitals, available Worldwide
Office visit copay	35*	\$20
Annual Deductible IN-NETWORK*		
Individual	\$1,000*	\$500
Family	\$2,000*	\$1,000
Co-insurance (Percentage you pay after deductible is met)		
Non-Preferred Provider	You pay 20% plan pays 80% <i>You pay 40%, plan pays 60% of the allowable amount defined in the EOC</i>	You pay 10% plan pays 90% <i>You pay 40%, plan pays 60% of the allowable amount defined in the EOC</i>
Max Co-Insurance		
Individual	\$3,000	\$2,000
Family	\$6,000	\$4,000
Non-Preferred Provider	Unlimited	Unlimited
Generic prescription	\$5	\$5

* PERS Gold offers incentives that can reduce the annual deductible and PCP office visit copay
Please note: These benefit summaries only highlight your benefits. If any discrepancy exists between these benefit summaries and the official plan documents, the official plan documents will prevail.

CalPERS Health Plan Search by ZIP Code

Health Plan Search by ZIP Code

You may use this tool to find CalPERS health plans available in your area.

To find monthly premiums for each health plan and get side-by-side benefit comparisons, [log in to myCalPERS](#) and use **Search Health Plans**.

Search Criteria

ZIP Code (required)

Plan Year

- 2024
 2023

Member Type (required) [What's a Member Type?](#)

- State or CSU
 Public Agency or School

Are you a member of an Association? (required) [What's an Association?](#)

- Yes
 No

Health Coverage Type (required)

- Basic Plans [What's a Basic Plan?](#)
 Medicare Plans [What's a Medicare Plan?](#)
 Combination Plans [What's a Combination Plan?](#)

Search for Health Plans

Search for a Doctor or Medical Group

Do you want to include a doctor or medical group in your search? (required)

- Yes, search for a doctor
 Yes, search for a medical group
 No, continue to health plan results

Search for a Doctor or Medical Group

Do you want to include a doctor or medical group in your search? *(required)*

- Yes, search for a doctor
- Yes, search for a medical group
- No, continue to health plan results

Search for a Doctor

If you live in a rural area, you may need to expand the mile radius of your ZIP code.

If you're unable to find a doctor, contact the doctor or health plan directly.

Mile Radius of ZIP Code 92503 *(required)*

Within 30 mile radius



First or Last Name *(required)*
Start typing at least 3 characters

ook



Items: 25 to 48 of 55 results found

Myles Brookman
Specialist
Ophthalmology
494 N Mountain Ave
Upland, CA 91786

Ook Kim
Primary Care ←
Internal Medicine
7117 Brockton Ave
Riverside, CA 92506 ←

Ook Kim
Specialist
Internal Medicine
7117 Brockton Ave
Riverside, CA 92506

Sang Mook Kang
Specialist
Acupuncturist
24881 Alicia Pkwy Ste N
Laguna Hills, CA 92653











Teri Book
Specialist
Nurse Practitioner
1915 W. Orangewood Ave.
Orange, CA 92868

Teri Book
Specialist
Pediatrics
1915 W. Orangewood Ave.
Orange, CA 92868

- Your results will indicate which plans have your requested doctor in network
- Results are separated by plan type
- **Employees should contact the health plans directly to confirm doctor availability before electing the plan for 2024**

HMO Plans [What's an HMO Plan?](#)

Basic Plans

 <p>Anthem Blue Cross Select</p> <p>❌ Dr. Ook Kim Not Available</p> <p>Health Plan Website 🔗 (855) 839-4524</p>	 <p>Anthem Blue Cross Traditional</p> <p>✅ Dr. Ook Kim Available </p> <p>Health Plan Website 🔗 (855) 839-4524 </p>	 <p>Blue Shield Access+</p> <p>❌ Dr. Ook Kim Not Available</p> <p>Health Plan Website 🔗 (800) 334-5847</p>
 <p>Blue Shield Trio</p> <p>❌ Dr. Ook Kim Not Available</p> <p>Health Plan Website 🔗 (800) 334-5847</p>	 <p>Health Net Salud y Mas</p> <p>❌ Dr. Ook Kim Not Available</p> <p>Health Plan Website 🔗 (888) 926-4921</p>	 <p>Kaiser Permanente</p> <p>❌ Dr. Ook Kim Not Available</p> <p>Health Plan Website 🔗 (800) 464-4000</p>
 <p>UnitedHealthcare SignatureValue Alliance</p> <p>❌ Dr. Ook Kim Not Available</p> <p>Health Plan Website 🔗 (877) 359-3714</p>	 <p>UnitedHealthcare SignatureValue Harmony</p> <p>❌ Dr. Ook Kim Not Available</p> <p>Health Plan Website 🔗 (877) 359-3714</p>	


PPO Plans [What's a PPO Plan?](#)

Basic Plans

 <p>PERS Gold</p> <p>✅ Dr. Ook Kim Available</p> <p>Health Plan Website 🔗 (877) 737-7776</p>	 <p>PERS Platinum</p> <p>✅ Dr. Ook Kim Available</p> <p>Health Plan Website 🔗 (877) 737-7776</p>
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Important Things to Consider

- Continuity of Care: What if you or a family member are pregnant, have a surgery or procedure scheduled or are currently under treatment for a serious or chronic condition?
 - Contact the Health Plan Customer Service before your coverage begins to request “Continuity of Care”.
 - Employees and their spouse or registered domestic partner can enroll in a CalPERS medical plan separately if they both work, or worked, for agencies in the CalPERS health program. If you choose to enroll separately, **one parent must carry all dependents on one health plan. Dependents cannot be split between parents.** If split enrollments are discovered, they will be retroactively corrected.
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Popular Medical Groups

- Riverside Medical Clinic - Anthem Select/Traditional, Blue Shield Access+ HMO
- Optum, formerly Beaver Medical Group - Anthem Select/Traditional, UnitedHealthcare Alliance & Harmony, Blue Shield Access+ HMO
- Lasalle Medical Associates-San Bernardino - Anthem Select/Traditional, UnitedHealthcare Alliance, Blue Shield Access+ HMO
- Regal Medical Group – UnitedHealthcare Alliance, Blue Shield Access+ HMO
- Riverside Physician Network - Anthem Select/Traditional
- Desert Oasis Health Care - Anthem Select, UnitedHealthcare Alliance, Blue Shield Access+ HMO
- Loma Linda University Healthcare - Anthem Traditional
 - Loma Linda University Healthcare (25455 Barton Rd, Loma Linda, CA 92354) - Blue Shield Access+ HMO
- RUHS – PERS Gold/Platinum *Available as Non-Preferred Providers

Paying for Coverage

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.

Please note: **Your PeopleSoft Self-Service premium will reflect any applicable subsidies but not the monthly flexible benefit credits.**

2024 FLEXIBLE BENEFIT CREDITS*				
Employee/Bargaining Unit	Monthly Flex Credit	Semimonthly Flex Credit	Monthly Taxable Cash Credit	Semimonthly Taxable Cash Credit
	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 11/14/2010	\$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

*Flexible benefit credits listed in the above chart are for Regular employees working full-time hours.

**If you are enrolling in the medical waiver program, you must complete a Decline Coverage 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.

Premium Subsidy. To help you with the cost of benefits, the County of Riverside provides flexible benefit credits and a premium subsidy for electing to enroll one or more dependents on your medical plan. 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 and a premium subsidy, you **must enroll in a County-sponsored medical plan**. 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.

2024 FLEXIBLE BENEFIT CREDITS AND PREMIUM SUBSIDY				
Employee/Bargaining Unit	Monthly Flex Credit	Semimonthly Flex Credit	Monthly Premium Subsidy	Semimonthly Premium Subsidy
Employees Covered by the LIUNA MOU	Up to \$823.00	Up to \$411.50	\$688.00	\$344.00
Employees in the Resident Physician & Surgeon, Pharmacy Resident and Physician Assistant Fellowship Classifications	Up to \$823.00	Up to \$411.50	\$688.00	\$344.00
Employees Covered by the Management Resolution	Up to \$823.00	Up to \$411.50	\$688.00	\$344.00
Employees Covered by the DDAA MOU	\$823.00	\$411.50	\$688.00	\$344.00
LEMU	Up to \$959.28	Up to \$479.64	\$551.72	\$275.86
RSA Public Safety	Up to \$940.00	Up to \$470.00	\$571.00	\$285.50
Employees Covered by the SEIU MOU	Up to \$823.00	Up to \$411.50	\$688.00	\$344.00

Calculating Plan Cost

For example, a LIUNA/SEIU employee electing Family Coverage:

Anthem Select HMO (Region 3) Family Coverage	\$2,186.94
Subsidy	(\$688.00)
Flexible Benefit Credits	<u>(\$823.00)</u>
Monthly Employee premium	<u>\$675.94</u>
Bi-monthly Employee pre-tax Deduction	\$337.97

For example, an RSA Public Safety employee electing Two-Party Coverage:

Kaiser HMO (Region 2) Two-Party Coverage	\$1,809.90
Subsidy	(\$571.00)
Flexible Benefit Credits	<u>(\$940.00)</u>
Monthly Employee premium	<u>\$298.90</u>
Bi-monthly Employee pre-tax Deduction	\$149.45

What You Need to Do

Login to PeopleSoft Self-Service to access your event

Prior to logging into the Employee Self-Service portal, please have the following information available:

- Date of Birth and Social Security Numbers for any dependent you will enroll
- Your marriage or registration date if you are enrolling a spouse or domestic partner



ORACLE® PeopleSoft
HCM 9.2 Production

User ID

E123456

Password

••••••••

Select a Language

English

Sign In

Enable Screen Reader Mode

[Forgot Your password?](#)



Breakout Rooms - In Progress

- Room 2 Joined
 - Brian Costa (me)
- Room 1 0
- Room 3 Join
 - John Jumbo

Join Room 3?

Choose a different breakout room

Chat Share Screen Record Breakout Rooms Reactions Apps Whiteboards Leave Room