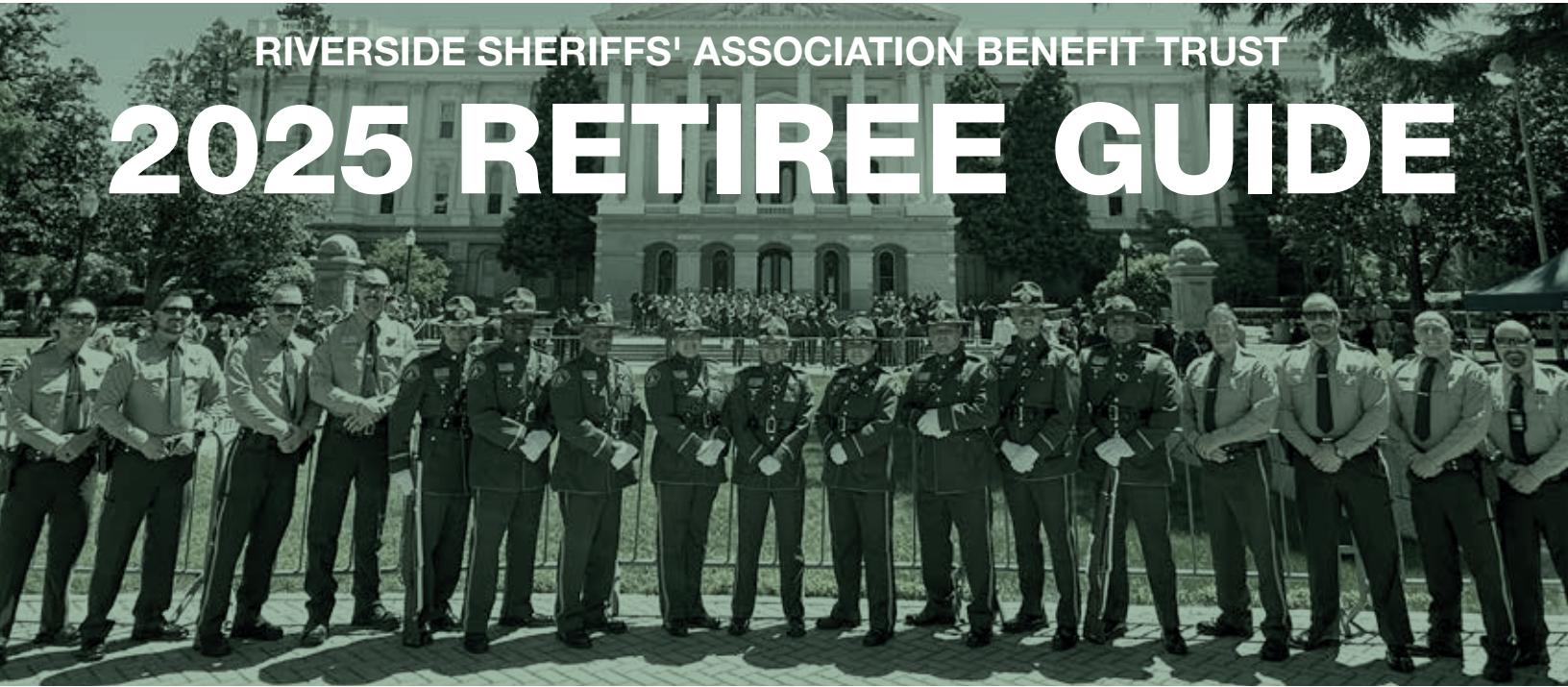




RIVERSIDE SHERIFFS' ASSOCIATION BENEFIT TRUST

# 2025 RETIREE GUIDE





# BENEFIT TRUST CHAIRMAN'S ANNOUNCEMENT

## **IMPORTANT BENEFITS & OPEN ENROLLMENT INFORMATION. PLEASE READ CAREFULLY.**

Open Enrollment will run from **October 1st through October 31st**. You can log into [benefits.plansource.com](https://benefits.plansource.com) to make your changes 24 hours a day, 7 days a week from your own computer or mobile device. Laptops will be available in the RSA benefits office from 8:00 a.m. – 5:00 p.m. Monday through Thursday, except for Monday, October 14th in observance of Columbus Day. **All changes will take effect January 1, 2025.**

For 2025, Kaiser price trend for Southern California based groups is over 8%. RSA rates, however, will increase a modest 5.4% in comparison for 2025. This brings our five-year average premium increase down to 1.6% for Kaiser plans. The Anthem medical plan premiums will be increasing this year by an approximate 2.4%. This is significantly lower than the regional and national trend averages. There will be no copay changes to any of the medical plans in 2025. Medical premiums can be found beginning on page 7.

The Medicare Part D prescription drug formulary will be changing. This change was required by Anthem and RSA did not have a say in the matter. The good news is that **98.3% of claims will not be impacted by the change**. However, if you are currently taking an impacted medication, please speak with your provider about finding a therapeutic alternative. If one does not exist, there is a process to maintain the current drug.

**The Trust is happy to share that there will be no increase in dental and vision plan premiums and all copays remain the same in 2025!**

Please log into [benefits.plansource.com](https://benefits.plansource.com) and verify all the insurance plans that you have are correct, as well as read any changes those plans may have for 2025 (included in this booklet on page 5). The RSA Benefit Trust staff will be available to assist you in verifying your current plans so you can determine if you wish to make any changes.

Your healthcare needs are a high priority for the Trustees, and we are confident RSA members are receiving best-in-class benefits! Good luck during Open Enrollment and if you need anything, you can always reach the RSA Benefits Team at 951-653-8014, [rsabenefits@rcdsa.org](mailto:rsabenefits@rcdsa.org), or stop by the office.

**IF YOU DO NOT WISH TO MAKE A CHANGE TO YOUR CURRENT BENEFITS THEN NO ACTION IS REQUIRED DURING OPEN ENROLLMENT.**

For Your Board of Trustees,

**Jose Santos**

**Chairman of the RSA Benefit Trust**



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# 2025 OPEN ENROLLMENT

**OCTOBER 1, 2024 – OCTOBER 31, 2024**

Log in at [benefits.plansource.com](https://benefits.plansource.com) to make changes (see page 24 for instructions). If you are not making changes, nothing needs to be done but it may be a good time to update your information.



# BENEFIT PLAN ELIGIBILITY

To be eligible to participate in the Trust’s programs as a retiree, a participant, who is no longer an active full-time employee, must have retired from the County of Riverside, must be receiving CalPERS retirement benefits, must have retired from a job class in a bargaining unit represented by or affiliated with the Riverside Sheriffs Association and must maintain continuous membership with the Riverside Sheriffs’ Association at all times.

## ELIGIBLE DEPENDENTS

- Your legal spouse or qualified domestic partner
- Children under the age of 26, regardless of student, dependency, or marital status
- Children who are past the age of 26 and are fully dependent on you for support due to a mental or physical disability and who are indicated as such on your federal tax return

## CHANGING BENEFITS AFTER ENROLLMENT

During the year, you cannot make changes to your benefits unless you have a Qualified Life Event. If you do not make changes to your benefits within 30 days of the Qualified Life Event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified Life Event).

QUALIFIED LIFE EVENT		DOCUMENTATION NEEDED
<b>Change in Marital Status</b>	Marriage	Copy of marriage certificate
	Divorce/Legal Separation	Copy of divorce decree
	Death	Copy of death certificate
<b>Change in Number of Dependents</b>	Birth or adoption	Copy of birth certificate or copy of legal adoption papers
	Stepchild	Copy of birth certificate plus a copy of the marriage certificate between member and spouse
	Death	Copy of death certificate
<b>Change in Spouse/DP Group Benefits</b>	Change in spouse’s benefits or employment status	Notification of spouse’s employment status that results in a loss or gain of coverage
<b>Change in Address</b>	Moving out of state	Updated address

## DOMESTIC PARTNERSHIP

A Domestic Partner of an eligible member shall satisfy the Trust’s general eligibility so long as both the members of the partnership meet the following criteria:

- Provide a copy of a valid Declaration of Domestic Partnership filed with the Secretary of State pursuant to Section 297 of the Family Code
- Submit a signed Affidavit of Partnership for Insurance Carriers
- Are at least 18 years of age
- Share a common residence
- Are unmarried and not a member of another domestic partnership
- Are not related by blood that would prevent you from being married in the state of California

Contact the benefits office for a list of required documents showing proof of Domestic Partnership.

# PLAN CHANGES

## EFFECTIVE JANUARY 1, 2025

<b>Kaiser HMO</b>	For cases in which a member does not have a diagnosis of Morbid Obesity, coverage for medications prescribed solely for the purpose of losing weight (e.g., GPL-1 drugs) will not be covered.
<b>All Anthem Plans</b>	<b>Durable Medical Equipment:</b> plan will not pay for charges which exceed the negotiated fee rate for items that exceed what is medically necessary.
<b>All Anthem Plans</b>	Precertification may be required for certain <b>Mental Health/Substance Use Disorder</b> utilization once patient is stabilized.
<b>All Anthem Plans</b>	If a claim is submitted with a diabetes diagnosis, <b>Continuous Glucose Monitors (CGMs)</b> will be covered under the medical and pharmacy benefit; without the diabetes diagnosis, the claim will be covered under Durable Medical Equipment.
<b>Anthem PPO</b>	Added benefit for <b>Biomarker Testing Services</b> . See your EOC for details.
<b>Anthem Rx</b>	Members may have to use a Biosimilar drug or generic equivalent drug before coverage of a brand name drug is approved.
<b>Anthem Rx</b>	The <b>Prescription Drug Formulary</b> for the Medicare Part D plan is changing in 2025. See details on page 16.



# MEDICAL

Medical insurance is essential to your well-being, and our Medical coverage provides you and your family the protection you need for everyday health issues or when the unexpected happens.

## PARTS OF YOUR MEDICAL PLAN

- **Preventive care** – Always 100% covered when you use in-network providers and includes things like physical exams, flu shots and screenings.
- **Annual deductible amounts** – The amount you pay each year for eligible in-network and out-of-network charges before the plan begins to pay.
- **Annual out-of-pocket maximums** – The most you will pay each year for eligible in-network and out-of-network services, including prescriptions. After you reach your out-of-pocket maximum, the plan picks up the full cost of covered medical care for the remainder of the year.
- **Copays** – A copay is a fixed amount you pay for a health care service. Copays do not count toward your deductible but do count toward your annual out-of-pocket maximum.
- **Coinsurance** – Once you've met your deductible, you and the plan share the cost of care, called coinsurance.



## TURNING 65 THIS YEAR?

Make sure to contact the RSA Benefits Office (**951-653-8014**) to get switched over to Medicare eligible plans. RSA requests you reach out 90 days in advance of turning 65 to enroll in the Medicare compatible plans which will significantly decrease cost to you!

All members and spouses who turn 65 must enroll in Medicare Parts A and/or B. Do NOT enroll in Part D if you are planning to enroll in an RSA Medicare-compatible plan.

## NEW MEDICARE ASSISTANCE PROGRAM

When you have questions about Medicare, turn to SGIA first. SGIA's Medicare specialists can answer all of your questions – all at no cost to you. They understand your current medical plan and how Medicare can affect your benefits package. Whether you're turning 65 and continuing to work, 65+ and ready to retire, or your spouse is turning 65, making the most of Medicare depends on your needs.

Please contact SGIA for Medicare information and assistance at **888-284-3314** or email [info@sgiamedicare.com](mailto:info@sgiamedicare.com). Visit the website to learn more: [sgiamedicare.com/employee-benefits](https://sgiamedicare.com/employee-benefits).





# NON-MEDICARE HMO PLAN

Rates do not reflect RAP or county contribution (if applicable)



	HMO	HMO	SELECT HMO	EPO (BLYTHE ONLY)
	MONTHLY PREMIUM RATE			
<b>Member Only</b>	\$903	\$1,121	\$934	\$1,121
<b>Member + Spouse</b>	\$1,487	\$1,679	\$1,393	\$1,679
<b>Member + Child(ren)</b>	\$1,452	\$1,628	\$1,351	\$1,628
<b>Member + Family</b>	\$1,861	\$2,084	\$1,730	\$2,084
	PLAN DETAILS*			
<b>Network</b>	Full Network	Full Network	<b>Limited</b> Network	PPO
<b>Deductible</b>	None	None	None	None
<b>Primary Care Office Visit</b>	\$5 Copay	\$5 Copay	\$5 Copay	\$5 Copay
<b>Specialist Office Visit</b>	\$5 Copay	\$5 Copay	<b>\$40/Visit</b>	\$5 Copay
<b>Virtual Doctor Visit</b>	No Charge	\$5 Copay	\$5 Copay	\$5 Copay
<b>Allergy Testing</b>	No Charge	\$5 Copay	\$5 Copay	No Charge
<b>Preventive Care (All Ages)</b>	No Charge	No Charge	No Charge	No Charge
<b>Diagnostic Lab (Most*)</b>	No Charge	No Charge	No Charge	No Charge
<b>Vision / Hearing Screenings</b>	No Charge	No Charge	No Charge	No Charge
<b>Durable Medical Equipment</b>	No Charge	No Charge	<b>50% Coinsurance</b>	No Charge
<b>Urgent Care Visits</b>	\$5 Copay	\$5 Copay	\$5 Copay	\$5 Copay
<b>Hospital Services</b>	No Charge	No Charge	<b>\$250/Admit</b>	No Charge
<b>Outpatient Surgery</b>	\$5 Per Procedure	No Charge	<b>\$125/Visit</b>	No Charge
<b>Emergency Room</b>	\$50; Waived if Admitted	\$50; Waived if Admitted	\$150; Waived if Admitted	\$50; Waived if Admitted
<b>Ambulance</b>	No Charge if Medically Necessary	No Charge if Medically Necessary	\$100 Copay per Trip	No Charge if Medically Necessary
<b>Annual Out-of-Pocket Maximum</b>	\$1,500 Person/ \$3,000 Family	\$1,000/Family Member (up to 3)	\$2,000 Person/ \$4,000 Family	No Out-of-Pocket Limit
<b>Prescription Drugs Generic/Brand Name/ Non-Formulary</b>	Copay: \$0/\$10 (30-Day Supply) \$0/\$20 (31- to 100-Day Supply)	Copay: \$0/\$10/\$40 (30-Day Supply)	<b>\$250/\$500</b> Cal Year Deductible; Waived for Generics <b>\$0/\$35/\$50</b> 30-Day Supply	Copay: \$0/\$10/\$40 (30-Day Supply)
<b>Manipulation Therapy (Chiropractic, etc.)</b>	N/A See Benefit Listed Below	\$5/ (Combined with Physical Therapy) Limited to a 60-day Period of Care After an Illness or Injury	<b>\$20/</b> (Combined with Physical Therapy) Limited to a 60-day Period of Care After an Illness or Injury	No charge; Limit 30 Visits per Cal Year Combined Physical & Occupational Therapy
<b>Chiropractic Rider – All Plans</b>	\$5/20 visits per calendar year/Must use ASH Providers	\$5/20 visits per calendar year/Must use ASH Providers	\$5/20 visits per calendar year/Must use ASH Providers	N/A

\* The above is a brief summary of benefits only and not an offer of insurance. Please refer to your Evidence of Coverage for a complete description of benefits and exclusions.

# NON-MEDICARE PPO PLAN

Rates do not reflect RAP or county contribution (if applicable)



	PPO	
	MONTHLY PREMIUM RATE	
Member Only	\$838	
Member + Spouse	\$1,582	
Member + Child(ren)	\$1,548	
Member + Family	\$2,077	
	PLAN DETAILS*	
Network	PPO	Non-PPO (Out-of-Network)
Deductible	\$250 Person/\$750 Family	\$250 Person /\$750 Family
Primary Care Office Visit	\$20 Copay	40% Coinsurance
Specialist Office Visit	\$20 Copay	40% Coinsurance
Virtual Doctor Visit	\$20 Copay	40% Coinsurance
Allergy Testing	20% Coinsurance	40% Coinsurance
Preventive Care (All Ages)	No Charge	40% Coinsurance
Diagnostic Lab (Most*)	20% Coinsurance	40% Coinsurance
Vision / Hearing Screenings	No Charge	Reimbursed up to \$42
Durable Medical Equipment	20% Coinsurance	40% Coinsurance
Urgent Care Visits	\$20 Copay	40% Coinsurance
Outpatient Surgery	20% Coinsurance	40% Coinsurance
Hospital Services	20% Coinsurance	\$500 Copay and 40% Coinsurance
Emergency Room	\$25 Copay; Waived if Admitted	
Ambulance	20% Coinsurance	
Annual Out-of-Pocket Maximum	\$2,000 Person/\$4,000 Family PPO and Out-of-Network Providers Combined	
Prescription Drugs Generic/Brand Name/Non-Formulary	Copay: \$5/\$10/\$40 30-Day Supply	50% Coinsurance up to \$250/Script
Manipulation Therapy (Chiropractic, etc.)	\$5 Copay 20 Visits per Year	

\* The above is a brief summary of benefits only and not an offer of insurance. Please refer to your Evidence of Coverage for a complete description of benefits and exclusions.





# NON-MEDICARE OUT-OF-STATE PPO PLAN



		BLUE CARD	
		MONTHLY PREMIUM RATE	
<b>Retiree Only</b>		\$838	
<b>Retiree + Spouse</b>		\$1,582	
<b>Retiree + Child(ren)</b>		\$1,548	
<b>Retiree + Family</b>		\$2,077	
		PLAN DETAILS*	
<b>Network</b>		PPO	Non-PPO (Out-of-Network)
<b>Deductible</b>		\$250 Person/\$750 Family	\$250 Person/\$750 Family
<b>Primary Care Office Visit</b>		\$10 Copay	40% Coinsurance
<b>Specialist Office Visit</b>		\$10 Copay	40% Coinsurance
<b>Virtual Doctor Visit</b>		\$10 Copay	40% Coinsurance
<b>Allergy Testing</b>		20% Coinsurance	40% Coinsurance
<b>Preventive Care (All Ages)</b>		No charge	40% Coinsurance
<b>Diagnostic Lab (Most*)</b>		20% Coinsurance	40% Coinsurance
<b>Vision / Hearing Screenings</b>		No charge	Reimbursed up to \$42
<b>Durable Medical Equipment</b>		20% Coinsurance	40% Coinsurance
<b>Urgent Care Visits</b>		\$10 Copay	40% Coinsurance
<b>Outpatient Surgery</b>		20% Coinsurance	40% Coinsurance
<b>Hospital Services</b>		20% Coinsurance	\$500 Copay and 40% Coinsurance
<b>Emergency Room</b>		\$100 Copay and 20% Coinsurance; Copay Waived if Admitted	
<b>Ambulance</b>		20% Coinsurance	
<b>Annual Out-of-Pocket Maximum</b>		\$2,000 Person/\$4,000 Family	\$6,000 Person/\$12,000 Family
<b>Prescription Drugs Generic/Brand Name/Non-Formulary</b>		Copay: \$5/ \$10/ \$40 30 day supply	50% Coinsurance up to \$250/Script
<b>Manipulation Therapy (Chiropractic, etc.)</b>		\$10 Copay; 30 Visits per Cal Year PPO/Non-PPO Combined	40% Coins; 30 Visits per Cal Year PPO/Non-PPO Combined

\*The above is a brief summary of benefits only and not an offer of insurance. Please refer to your Evidence of Coverage for a complete description of benefits and exclusions.



Rates do not reflect RAP or county contribution (if applicable)

# MEDICARE PARTS A AND B | HMO PLAN OPTIONS



	HMO	HMO	SELECT HMO	EPO (BLYTHE ONLY)
	MONTHLY RATES			
<b>Retiree w/ AB</b>	\$264.00	\$491.96	\$483.96	\$491.96
<b>Retiree w/ AB</b> & Spouse w/o Medicare	\$848.00	\$1,017.96	\$925.96	\$1,017.96
<b>Retiree w/ AB</b> & Spouse w /AB	\$496.00	\$956.92	\$935.92	\$956.92
<b>Retiree w/ AB</b> & Spouse w/o Medicare & Child(ren)	\$1,222.00	\$1,412.96	\$1,247.96	\$1,412.96
<b>Retiree w/ AB</b> & Spouse w /AB & Child(ren)	\$870.00	\$997.92	\$977.92	\$997.92
<b>Retiree w/ AB</b> & 1 Child	\$813.00	\$1,017.96	\$925.96	\$1,017.96
<b>Retiree w/ AB</b> & Children	\$813.00	\$1,412.96	\$1,247.96	\$1,412.96
<b>Spouse w/ AB</b> & Retiree w/o Medicare	\$1,135.00	\$1,582.96	\$1,387.96	\$1,582.96
<b>Spouse w/ AB</b> & Retiree w/o Medicare & Child(ren)	\$1,509.00	\$2,089.96	\$1,804.96	\$2,089.96
<b>DEDUCTIBLE</b>	<b>NONE</b>	<b>NONE</b>	<b>NONE</b>	<b>NONE</b>
<b>PHYSICIAN SERVICES</b>				
<b>Office Visits</b>	\$10 per visit	\$5/PCP visit	\$5 per visit	\$5 per visit
<b>Virtual Visits</b>	Not Covered	\$5/visit	\$5 per visit	\$5 per visit
<b>Allergy testing</b>	\$10 per procedure	\$5/PCP visit	\$5 per visit	\$5 per visit
<b>Immunizations</b>	No charge	No charge	No charge	No charge
<b>Diagnostic lab &amp; X-ray in physician office</b>	No charge	No charge, advanced imaging not included	No charge	No charge
<b>Specialist Consultation</b>	\$10 per visit	\$40 per visit	\$5 per visit	\$5 per visit

\* The above is a brief summary of benefits only and not an offer of insurance. Please refer to your Evidence of Coverage for a complete description of benefits and exclusions.

# MEDICARE PARTS A AND B | HMO PLAN OPTIONS (CONT.)



	HMO	HMO	SELECT HMO	EPO (BLYTHE ONLY)
<b>HOSPITAL SERVICES</b>				
<b>Inpatient</b>	No charge	No charge	\$250/admit	No charge
<b>MENTAL HEALTH &amp; SUBSTANCE USE DISORDER</b>				
<b>Outpatient Office Setting</b>	\$10/individual \$5/group	\$5 per visit	\$5 per visit	\$5 per visit
<b>Inpatient; as medically necessary</b>	No charge Pre-authorization Required	\$0 copay Pre-authorization Required	\$250/admit Pre-authorization Required	\$0 copay Pre-authorization Required
<b>OTHER</b>				
<b>Emergency Room</b>	\$50; waived if admitted	\$50; waived if admitted	\$150; waived if admitted	\$50; waived if admitted
<b>Ambulance</b>	No charge-as medically necessary	No charge-as medically necessary	\$100/trip	No charge-as medically necessary
<b>Durable Medical Equipment</b>	No charge in accordance with formulary	No charge/Limit of 1 hearing aid per ear every three yrs	50% – Hearing aids excluded	No charge/Limit of 1 hearing aid per ear every three yrs
<b>Home Health Care Benefit</b>	No charge 100 visits per cal yr	\$5/visit 100 visits per cal yr	\$5/visit 100 visits per cal yr	No charge, limited to 100 visits per cal yr
<b>Prosthetic Devices</b>	No charge	No charge	No charge	\$0 copay
<b>Annual Out-of-Pocket Maximum Ind/Fam</b>	\$1,500/\$3,000	\$1,000/\$2,000/\$3,000	\$2,000/\$4,000	Not applicable
<b>PART D PRESCRIPTION DRUGS</b>				
<b>Generic/Brand Name/ Non-formulary</b>	\$5/\$10 30-day supply \$10/\$20 31-60-day supply \$15/\$30 61-100-day supply	\$5/\$10/\$40 30-day supply	\$250/Cal yr deductible (waived for generic) \$10/\$35/\$50 30-day supply	\$5/\$10/\$40 30-day supply
<b>Mail Order Pharmacy</b>	\$5/\$10 30-day supply \$10/\$20 31-60-day supply	\$10/\$20/\$80 90-day supply	\$250/Cal yr deductible (waived for generic) \$10/\$70/\$100 90-day	\$10/\$20/\$80 90-day supply
<b>Chiropractic</b>	N/A See benefit listed below	\$5/Visits / (combined with physical therapy) Limited to a 60-day period of care after an illness or injury	\$5/ (combined with physical therapy) Limited to a 60-day period of care after an illness or injury	No charge, 30 visits per cal yr - comb. Physical & occupational therapy
<b>Chiropractic Rider</b>	\$5/ 20 visits per year Must use ASH providers	\$5 / 20 visits per calendar year Must use ASH providers	\$5/ 20 visits per calendar year Must use ASH providers	None

\* The above is a brief summary of benefits only and not an offer of insurance. Please refer to your Evidence of Coverage for a complete description of benefits and exclusions.

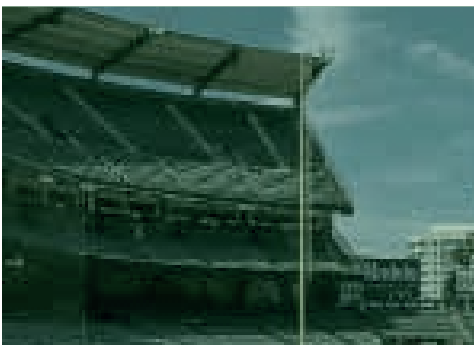


Rates do not reflect RAP or county contribution (if applicable)

# MEDICARE PARTS A AND B | PPO PLAN RATES



				PPO
				MONTHLY RATES
<b>Retiree w/ AB</b>				\$561.96
<b>Retiree w/ AB</b>	&	Spouse w/o Medicare		\$1,307.96
<b>Retiree w/ AB</b>	&	Spouse w/ AB		\$1,077.92
<b>Retiree w/ AB</b>	&	Spouse w/o Medicare	& Child(ren)	\$1,800.96
<b>Retiree w/ AB</b>	&	Spouse w/ AB	& Child(ren)	\$1,107.92
<b>Retiree w/ AB</b>			& 1 Child	\$1,307.96
<b>Retiree w/ AB</b>			& Children	\$1,800.96
<b>Spouse w/ AB</b>	&	Retiree w/o Medicare		\$1,366.96
<b>Spouse w/ AB</b>	&	Retiree w/o Medicare	& Child(ren)	\$2,076.96



# MEDICARE PARTS A AND B | PPO PLAN BENEFITS



DEDUCTIBLE	\$250/INDIVIDUAL   \$750/FAMILY AGGREGATE MAX	\$250/INDIVIDUAL   \$750/FAMILY AGGREGATE MAX
PHYSICIAN SERVICES	PPO	OUT-OF-NETWORK
Office Visits	\$20 per visit, ded waived	40%
Online Office Visits (livehealthonline.com)	N/A	N/A
Allergy Testing & Injections	20%	40%
Well Baby & Child Care	No Copay	Not covered
Immunizations	No Copay	Not covered
Vision & Hearing Screening	No Copay	Not covered
Diagnostic Lab & X-Ray in Physician Office	20%	40%
Specialist Consultation	\$20 per visit	40%
INPATIENT HOSPITAL SERVICES		
Preauthorized Semi-Private Room	20%	40%
Intensive/Coronary Care Unit	20%	40%
Operating Room and Anesthesia	20%	40%
X-ray, Laboratory Testing – Diagnostic Studies	20%	40%
	PPO	OUT-OF-NETWORK
MENTAL HEALTH		
Outpatient	\$10/visit No charge	40% visit 40%
Inpatient	Pre-authorization Required	Pre-authorization Required
SUBSTANCE ABUSE; ALCOHOL & CHEMICAL DEP.		
Outpatient	\$10/visit No charge	40% visit 40%
Inpatient	Pre-authorization Required	Pre-authorization Required
Emergency Room	\$25; waived if admitted	\$25; waived if admitted
Ambulance	20%	20%
Durable Medical Equipment	20%; limit of 1 hearing aid per ear every three years	40%; limit of 1 hearing aid per ear every three years
Prosthetic Devices	20%	40%
Annual Out-of-Pocket Maximum Ind/Fam Lifetime Maximum	\$2,000 Individual/ \$4,000 Family PPO & Opt-Out Providers Combined Unlimited	
PART D PRESCRIPTION DRUGS		
Generic/Brand Name/Non-formulary	\$5 / \$10 / \$40, 30-day supply	\$5 / \$10 / \$40, 30-day supply
Mail Order Pharmacy	\$10 / \$20 / \$80, 90-day supply	\$10 / \$20 / \$80, 90-day supply
Chiropractic	\$5 Per Visit 20 Visit Per Calendar Year	

\* The above is a brief summary of benefits only and not an offer of insurance. Please refer to your Evidence of Coverage for a complete description of benefits and exclusions.

Rates do not reflect RAP or county contribution (if applicable)

# MEDICARE PARTS A AND B | OUT-OF-STATE PPO PLAN RATES



				FEE FOR SERVICE
				OUT-OF-STATE
Retiree w/ AB				\$753.96
Retiree w/ AB	&	Spouse w/o Medicare		\$1,499.96
Retiree w/ AB	&	Spouse w/ AB		\$1,467.92
Retiree w/ AB	&	Spouse w/o Medicare	& Child(ren)	\$1,992.96
Retiree w/ AB	&	Spouse w/ AB	& Child(ren)	\$1,495.92
Retiree w/ AB			& 1 Child	\$1,499.96
Retiree w/ AB			& Children	\$1,992.96
Spouse w/ AB	&	Retiree w/o Medicare		\$1,529.96
Spouse w/ AB	&	Retiree w/o Medicare	& Child(ren)	\$2,239.96





# MEDICARE PARTS A AND B | OUT-OF-STATE PPO PLAN BENEFITS



DEDUCTIBLE	\$250/INDIVIDUAL   \$750/FAMILY AGGREGATE MAX
<b>PHYSICIAN SERVICES</b>	
Office Visits	\$10 per visit
Online Office Visits ( <a href="http://livehealthonline.com">livehealthonline.com</a> )	\$10 per visit
Well Baby & Child Care (birth through age 6)	No Copay
Immunizations (birth through age 6)	No Copay
Preventive Care (persons age 7 and older)	No Copay
Diagnostic Lab & X-Ray	20%
Specialist Consultation	\$10 per visit
Radiation Therapy, Chemotherapy, and Hemodialysis treatment	20%
<b>INPATIENT HOSPITAL SERVICES</b>	
Physician Visits	20%, includes skilled nursing facility visits
Surgeon & Surgical Assistant; Anesthesiologist or Anesthetist	20%
Preauthorized Semi-Private Room	20%
Intensive/Coronary Care Unit	20%
Operating Room and Anesthesia	20%
X-ray, Laboratory Testing, Diagnostic Studies	20%
<b>INSURED PERSONS ARE RESPONSIBLE FOR ANY DIFFERENCE BETWEEN THE ALLOWED AMOUNT &amp; ACTUAL CHARGES, AS WELL AS ANY DEDUCTIBLE &amp; PERCENTAGE CO-PAYMENT.</b>	
<b>MENTAL HEALTH</b>	
Inpatient	20%, preauthorization required, waived for emergency admissions
Outpatient Physician Visits	\$10 per visit
<b>SUBSTANCE ABUSE; ALCOHOL &amp; CHEMICAL DEP.</b>	
Inpatient	20%, preauthorization required, waived for emergency admissions
Outpatient Physician Visits	\$10 per visit
Emergency Room	20% – \$50 deductible per visit (waived if admitted)
Ambulance	20%
Durable Medical Equipment	20% – Hearing aid provision will now be separated from the Durable Medical Equipment Benefit, limited to 1 hearing aid per ear every three years
Prosthetic Devices	20%
Lifetime Maximum	Unlimited
<b>PART D PRESCRIPTION DRUGS</b>	
Generic/Brand Name/Non-formulary	\$5 / \$10 / \$40, 30-day supply
Mail Order Pharmacy	\$10 / \$20 / \$80, 90-day supply
Physical Therapy, Physical Medicine, Occupational Therapy & Chiropractic	20% Chiropractic – limited to 30 visits per year

\* The above is a brief summary of benefits only and not an offer of insurance. Please refer to your Evidence of Coverage for a complete description of benefits and exclusions.



# PHARMACY

Retirees on Medicare who elect to enroll in RSA Medicare-compatible plans will be automatically enrolled in an RSA-sponsored Medicare Part D plan. You should NOT enroll in an individual Medicare Part D plan.

Please note that the Prescription Drug Formulary for the Medicare Part D plan, for all of Anthem Medicare members, is changing in 2025. Less than 1.7% of drugs currently taken by retirees will be impacted by this change. Please consult with your physician if you are currently taking a drug that is impacted by the change. If the drug that you are currently taking is the only drug in the therapeutic class that works for you then there is a process to have the drug covered under the new formulary. Please contact the RSA Benefit Office with questions.

## SAVE ON PRESCRIPTION DRUGS

### ASK FOR GENERICS

Generic and brand-name drugs have the same active ingredients, which means they have the same efficacy for treating your condition. The main difference is the cost to you.

Brand-name drugs tend to be more expensive because of the lengthy drug development process. Manufacturers charge more to recoup costs. When a patent expires, other manufacturers can produce the medication, and competition drives the price down.

### HOME DELIVERY

Enjoy the convenience and savings of home delivery for medications you take on a regular basis through our mail-order prescription program. The larger 90-day supply is mailed directly to your home — saving you time and money.

# DENTAL

Taking care of your oral health is not a luxury; it is a necessity to long-term optimal health. With a focus on prevention, early diagnosis and treatment, Dental insurance can greatly reduce your costs when it comes to restorative and emergency procedures. Preventive services are covered at no cost to you and include routine exams and cleanings. You will pay only a small deductible and coinsurance for basic and major services.

When you visit a dentist in the network, you will maximize your savings. These dentists have agreed to reduced fees, which means you won't get charged more than your expected share of the bill.



MONTHLY	DMO D125H	DMO UNION D1065	HMOCA11A	PPO PLAN	
<b>Member Only</b>	\$18.00	\$30.87	\$18.53	\$49.00	
<b>Member + One Dependent</b>	\$32.00	\$50.59	\$33.15	\$85.26	
<b>Member + 2 or More Dependents</b>	\$49.00	\$74.70	\$47.78	\$140.14	
<b>Network</b>	CA Select DHMO	CA Select Direct Compensation	DeltaCare®	In-Network	Out-of-Network*
<b>Annual Maximum</b>	None	None	None	\$1,000/Cal Yr. \$2,000 Ortho Lifetime	\$1,000/Cal Yr. \$2,000 Ortho Lifetime
<b>Diagnostic and Preventive Exempt From Maximum</b>				Yes	Yes
<b>Deductible</b>	None	None	None	None	\$50, waived for preventive services
<b>PREVENTIVE SERVICES</b>					
<b>Office Visit/ Oral Exams</b>	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Complete X-rays</b>	No Charge	No Charge	No Charge	No Charge	No Charge
<b>Prophylaxis (Cleaning)</b>	No Charge	No Charge	No Charge	No Charge	
	1 per 6 month	1 per 6 month	1 per 6 month	2 Per Calendar Year	
<b>Topical Fluoride Treatments</b>	No Charge	No Charge	No Charge	No Charge	No Charge
<b>RESTORATIVE SERVICES</b>					
<b>Amalgam - 1, 2, or 3 Tooth Surface(s)</b>	No Charge	No Charge	No Charge	20%	50%
<b>CROWN, CAST AND PROSTHETICS**</b>					
<b>Crown 3/4 Cast Metal</b>	\$125	No Charge	\$210	40%	50%
<b>Resin Crown (Not for Molars)</b>	\$125	No Charge	\$95-\$195	40%	50%
<b>Porcelain/ Ceramic (Not for Molars)</b>	\$215	No Charge	\$240	40%	50%
<b>Pontic Cast Noble Metal</b>	\$125	No Charge	\$150	40%	50%
<b>Pontic Porcelain Fused to Metal</b>	\$125	No Charge	\$140-\$240	40%	50%

\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and PPO contracted fees for non-Delta Dental dentists

\*\* Base or noble metal is the benefit. High noble metal (precious), if used, will be charged to the enrollee at the additional laboratory cost of the high noble metal.

(This applies to crowns, bridges, cast and cast cores, inlays and onlays.)

The above is a brief summary of benefits only and not an offer of insurance. Please refer to your Evidence of Coverage for a complete description of benefits and exclusions.





ENDODONTICS	DMO D125H	DMO UNION 1065	HMOCA11A	PPO PLAN	
Root Canal - Anterior	\$45	No Charge	\$55	20%	50%
Root Canal - Bicuspid	\$75	No Charge	\$120	20%	50%
Root Canal - Molar	\$115	No Charge	\$250	20%	50%
<b>DENTURES</b>					
Complete Upper or Lower	\$150	No Charge	\$145	40%	50%
Partial Upper or Lower	\$115	No Charge	\$120-\$160	40%	50%
Adjust Full Upper or Lower	\$0	No Charge	\$10	40%	50%
Add Tooth or Clasp	\$15	No Charge	\$10	40%	50%
Reline Full Upper or Lower	\$40	No Charge	\$60	40%	50%
<b>PERIODONTICS</b>					
Gingivectomy Per Quadrant	\$50	No Charge	\$80-\$130	20%	50%
Gingivectomy Per Tooth	\$35	No Charge	\$80-\$130	20%	50%
<b>ORAL SURGERY</b>					
Simple Extraction - Single Tooth	No Charge	No Charge	No Charge	20%	50%
Removal of Impacted Tooth (Soft Tissue)	\$25	No Charge	\$50	20%	50%
<b>ORTHODONTICS</b>					
Start-up Fee	\$250	\$350	\$200	Not Applicable	
Adolescent	\$1,895	\$750	\$1,700	50%, max \$2,000	
Adult	\$1,895	\$750	\$1,900	50%, max \$2,000	

\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and PPO contracted fees for non-Delta Dental dentists

\*\* Base or noble metal is the benefit. High noble metal (precious), if used, will be charged to the enrollee at the additional laboratory cost of the high noble metal. (This applies to crowns, bridges, cast and cast cores, inlays and onlays.)

The above is a brief summary of benefits only and not an offer of insurance. Please refer to your Evidence of Coverage for a complete description of benefits and exclusions.

# HOW TO FIND A DENTIST

## UHC DENTAL DMO D125H:

1. [www.myuhcdental.com](http://www.myuhcdental.com)
2. Choose “Find a Dentist”
3. Select Network as “CA Select Managed Care DHMO Plan”
4. Search for Dentist by Location

Start New Search

Where do you work or live?

Select a Network

Search for Dentist

Location  
 Dentist Name  
 Practice Name

## UHC DENTAL DMO UNION 1065:

1. [www.myuhcdental.com](http://www.myuhcdental.com)
2. Choose “Find a Dentist”
3. Select Network as “CA Select Managed Care Direct Compensation”
4. Search for Dentist by Location

Start New Search

Where do you work or live?

Select a Network

Search for Dentist

Location  
 Dentist Name  
 Practice Name

## DELTA CARE HMO CA11A:

1. <https://www.deltadental.com/us/en/member/find-a-dentist.html>
2. Select Dentist Specialty as “General Dentist”
3. Select Your Plan as “Delta Care USA”
4. Search by Current Location

Specialty:

Plan Type:

Dentist last name:

Search by current location:  Yes  No

## DELTA PPO PLAN:

1. <https://www.deltadental.com/us/en/member/find-a-dentist.html>
2. Select Dentist Specialty as “General Dentist”
3. Select Your Plan as “Delta Dental PPO”
4. Search by Current Location

Specialty:

Plan Type:

Dentist last name:

Search by current location:  Yes  No



<b>MEMBER ONLY</b>	\$8.50
<b>MEMBER + 1 DEPENDENT</b>	\$15.50
<b>MEMBER + 2 OR MORE DEPENDENTS</b>	\$22.00

### YOUR COVERAGE WITH A VSP PROVIDER

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
<b>WELLVISION EXAM</b>	– Focuses on your eyes and overall wellness	\$10 for exam and glasses	Every 12 months
<b>ESSENTIAL MEDICAL EYE CARE</b>	<ul style="list-style-type: none"> <li>– Retinal screening for members with diabetes</li> <li>– Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more.</li> <li>– Coordination with your medical coverage may apply. Ask your VSP doctor for details.</li> </ul>	\$0 per screening \$20 per exam	Available as needed

### PRESCRIPTION GLASSES

<b>FRAME*</b>	<ul style="list-style-type: none"> <li>– \$220 featured frame brands allowance</li> <li>– \$200 frame allowance</li> <li>– 20% savings on the amount over your allowance</li> <li>– \$200 Costco® frame allowance</li> <li>– \$200 Walmart®/Sam’s Club® frame allowance</li> </ul>	Combined with exam	Every 12 months
<b>LENSES</b>	<ul style="list-style-type: none"> <li>– Single vision, lined bifocal, and lined trifocal lenses</li> <li>– Impact-resistant lenses for dependent children</li> </ul>	Combined with exam	Every 12 months
<b>LENS ENHANCEMENTS</b>	<ul style="list-style-type: none"> <li>– Standard progressive lenses</li> <li>– Premium progressive lenses</li> <li>– Custom progressive lenses</li> <li>– Impact-resistant lenses</li> <li>– Average savings of 30% on other lens enhancements</li> </ul>	\$0 \$95 – \$105 \$150 – \$175 \$10	Every 12 months
<b>CONTACTS (INSTEAD OF GLASSES)</b>	<ul style="list-style-type: none"> <li>– \$200 allowance for contacts; copay does not apply</li> <li>– Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$50	Every 12 months
<b>LIGHTCARE™+</b>	<ul style="list-style-type: none"> <li>– \$200 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts</li> </ul>	Combined with exam	Every 12 months

#### Glasses and Sunglasses

- Extra \$20 to spend on featured frame brands. Go to [vsp.com/offers](https://vsp.com/offers) for details.
- 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.

#### EXTRA SAVINGS

##### Routine Retinal Screening

- No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam

##### Laser Vision Correction

- Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities

### YOUR COVERAGE GOES FURTHER IN-NETWORK

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You’ll have access to preferred private practice, retail, and online in-network choices. Log in to [vsp.com](https://vsp.com) to find an in-network provider. Your plan provides the following out-of-network reimbursements:

- Exam .....up to \$45
- Frame .....up to \$75
- Single Vision Lenses ....up to \$30
- Lined Bifocal Lenses .....up to \$50
- Lined Trifocal Lenses .....up to \$65
- Progressive Lenses .....up to \$65
- Elective Contacts .....up to \$105
- Necessary Contacts ...up to \$250

† Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

‡ Savings based on doctor’s retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

+ Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization’s contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](https://vsp.com).

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VSP, Eyeconic, and WellVision Exam are registered trademarks, and VSP LightCare and VSP Premier Edge are trademarks of Vision Service Plan. Flexon and Dragon are registered trademarks of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners. 102898 VCCM

# A CLOSER LOOK AT YOUR VSP VISION COVERAGE

## SHOP ONLINE AND CONNECT YOUR BENEFITS.

**vsp.** vision care Eyeconic® is the preferred VSP online retailer where you can shop in-network with your vision benefits. See your savings in real time when you shop over 70 brands of contacts, eyeglasses, and sunglasses.

## WHAT'S INCLUDED WITH ESSENTIAL MEDICAL EYE CARE?

- Fully covered retinal screening for members with diabetes. These high-resolution images of the inside of the eye are a non-invasive way to monitor diabetes.
- Exams and services to treat immediate issues like pink eye and sudden changes in vision.
- Treatment options to monitor ongoing health conditions such as dry eye, diabetic eye disease, glaucoma, and more.

## LIGHTCARE™

### Why UV and Blue Light Coverage?

- Even if you don't wear prescription glasses, an annual eye exam is an easy and cost-effective way to take care of your eyes and overall health.
- With VSP LightCare™, you can use your frame and lens benefit to get non-prescription eyewear from your VSP® network doctor.

### Your VSP LightCare Coverage Includes:\*

#### Eye Exam

- A fully-covered WellVision Exam®

#### Eyewear

Use your frame and lens allowance toward ready-made:

- non-prescription sunglasses or
- non-prescription blue light filtering glasses

## MORE WAYS TO SAVE

EXTRA

**\$20**

TO SPEND ON  
FEATURED BRANDS†

bebe

Calvin Klein

COLE HAAN

DRAGON.

FLEXON

LONGCHAMP  
PARIS



and more

SEE ALL BRANDS AND OFFERS  
AT [VSP.COM/OFFERS](https://www.vsp.com/offers).

+  
UP TO  
**40%**

SAVINGS ON  
LENS ENHANCEMENTS‡



# WELLNESS PROGRAM

1. Please sign up at [join.virginpulse.com](https://join.virginpulse.com). **Note:** Beginning Jan. 1, 2025, you will need to use [join.personifyhealth.com](https://join.personifyhealth.com).
2. Accept the Terms and Conditions
3. Connect a Fitness Tracker
4. Create Profile and Add Friends
5. Download the App

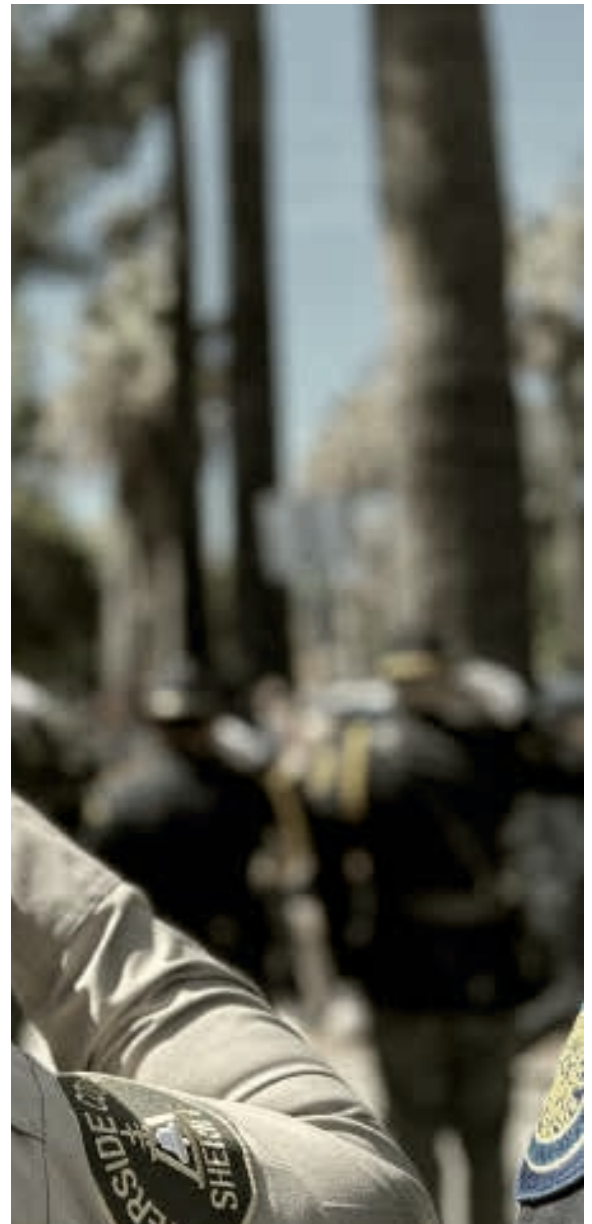
All members and spouses enrolled in an RSA medical plan are eligible!



Virgin Pulse is becoming  
Personify Health! Same great  
program, just a different name.



**YOU CAN EARN \$580 A YEAR BY TAKING SOME  
SMALL STEPS THAT LEAD TO BIG CHANGES!**



# BODY SCAN INTERNATIONAL

Body Scan International offers ONSITE body scanning right on location at the RSA offices! The BSI Body Scan Program is a non-invasive exam that provides a comprehensive, confidential look inside your torso to early-detect, or rule-out, “silent” lesions and anomalies.

As a retiree of RSA, you can take advantage of the RSA discounted rate of \$1,350. For more information, or to schedule your appointment, contact BSI directly at **877-274-5577** or go to [healthview.com](http://healthview.com).



## REMINDERS

- Update Contact Information
- Report a Life Event w/in 30 Days
- Call **951-653-8014**

## UNION FIRST INSURANCE SOLUTIONS

Available for assistance with claims, retiree billing, questions on plans or rates. **949-570-1162**



## DID YOU KNOW?

- No ID card is needed for PPO Dental or vision – you only need your SSN
- Everyone in the family can have a different HMO Provider
- The VSP vision plan offers coverage on non-Rx glasses and sunglasses
- RSA needs to be notified 90 days prior to your Medicare eligibility



# HOW TO ENROLL OR MAKE CHANGES

## ENROLLMENT/CHANGES INSTRUCTIONS

All Enrollment & Changes are made here: [benefits.plansource.com](https://benefits.plansource.com)

### LOGGING IN:

**Username:** Your username is the first initial of your first name, up to the first six letters of your last name, and the last four digits of your SSN.

For example, if your name is Taylor Williams, and the last four digits of your SSN are 1234, your username would be twillia1234.

**Password:** Your initial password is your birthdate in the YYYYMMDD format.

So, if your birthdate is June 4, 1979, your password would be 19790604. The first time you log in, you will be prompted to change your password. If you need help resetting your password, call RSA at 951-653-8014.

### OPEN ENROLLMENT:

On the Homepage, click “Get Started” to begin.

### BENEFIT CHANGES:

On the Homepage, click “Update My Benefits” to begin.

If you need a password reset or have trouble logging in, please contact our office at: **951-653-8014**.

Any OE elections will be effective Jan. 1, 2025 and will continue through Dec. 31, 2025.

## OPEN ENROLLMENT CHECKLIST

- Review 2025 Open Enrollment Booklet
- Log into PlanSource and Make Changes:
- Update Contact Information
- Update Dependent(s)
  - If Adding or Removing
- Submit Documentation to Benefit Trust if making Dependent Changes
- Sign Up for Virgin Pulse/Personify Health
- Remember to contact the Benefit Trust office 90 Days before your 65th birthday to get switched to Medicare plans!





# IMPORTANT CONTACTS

## CARRIER CONTACTS

COVERAGE	CONTACT	PHONE	WEBSITE
<b>Medical</b>	Anthem	800-227-3771	<a href="http://www.anthem.com">www.anthem.com</a>
	Kaiser Permanente	800-390-3510	<a href="http://www.kp.org">www.kp.org</a>
<b>Dental</b>	United Health Care	800-228-3384 800-999-3367	<a href="http://www.myuhcdental.com">www.myuhcdental.com</a>
	Delta Dental	800-765-6003 800-422-4234	<a href="http://www.deltadental.com">www.deltadental.com</a>
<b>Vision</b>	VSP Vision	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>Cancer, Intensive Care, Hospital &amp; Accident</b>	AFLAC Nicki Albright Lisa Coots		<a href="mailto:nicki_albright@us.aflac.com">nicki_albright@us.aflac.com</a> <a href="mailto:lisa_coots@aflac.com">lisa_coots@aflac.com</a>
<b>CalPERS</b>	CalPERS	888-225-7377	<a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a>
<b>Retirement</b>	Nationwide	877-677-3678	<a href="http://www.nationwide.com">www.nationwide.com</a>
	Valic	800-982-5558	<a href="http://www.corebridgefinancial.com">www.corebridgefinancial.com</a>
<b>Wellness Program</b>	Personify Health (previously Virgin Pulse)	888-671-9395	<a href="http://www.personifyhealth.com">www.personifyhealth.com</a>

## RSA BENEFITS OFFICE

### OFFICE HOURS

Monday: 8 a.m. - 5 p.m.  
 Tuesday: 8 a.m. - 5 p.m.  
 Wednesday: 8 a.m. - 5 p.m.  
 Thursday: 8 a.m. - 5 p.m.  
 Friday: Closed  
 Saturday: Closed  
 Sunday: Closed

### MAIN

[www.rcdsa.org/benefittrust/](http://www.rcdsa.org/benefittrust/)  
**951-653-8014**  
[RSABenefits@rcdsa.org](mailto:RSABenefits@rcdsa.org)  
 Lauren Driffill, Benefits Manager  
[lauren@rcdsa.org](mailto:lauren@rcdsa.org)

### THIRD PARTY ADMINISTRATORS

 **Unionfirst**  
**949-570-1162**  
[www.unionfirstsolutions.com](http://www.unionfirstsolutions.com)





# EXPLANATIONS OF MEDICAL PLAN OPTIONS

## KAISER PERMANENTE

Services must be provided, prescribed, authorized, or directed by a plan physician or facility within the covered service area. A list of covered zip codes is provided in the Kaiser enrollment packet. For members who reside in Coachella Valley and Western Ventura County, you must choose a primary care plan physician within the “affiliated provider” network. For more information, please contact the benefits office. You will have co-payments for approved services. Hospitalization is covered at 100% and there is a co-payment for emergency room visits.

## ANTHEM CALIFORNIA CARE/SELECT HMO

Your primary care physician will belong to either a medical group or an IPA. To serve you best, you must live or work within 15 miles or 30 minutes of your medical group. All care, except in a medical emergency, must be provided or authorized by an assigned primary care physician, medical group, or IPA. You will have co-payments for approved services.

Medical Group - A team practice of physicians and health care providers. Most services, including special exams, X-ray and lab tests, are usually available at the medical group’s facility.

Independent Physician Association (IPA) - A medical partnership of physicians who practice in private offices. The IPA physician may refer you to other locations for special services, including special exams, X-ray and lab tests.

## ANTHEM EPO (BLYTHE RESIDENTS ONLY)

Since there are no HMO providers in the Blythe Area, you may choose a provider from the Anthem Prudent Buyer network. Most benefits are only payable if you visit an Anthem PPO network health care provider. However, you may receive an exception if Anthem authorizes a referral when there is no Anthem PPO network health care provider within a 25-mile radius of your home who can perform the services you need. It is the member’s responsibility to verify that a provider is an Anthem PPO health care provider.

The Prudent Buyer provider might wait for the Explanation of Benefits (EOB) to determine how to bill you for their services. However, at the time of service, the provider may ask you for payment of your office visit co-payment, plus a percentage of charges that are not covered under your benefits. **When using Non-PPO and Other Health Care Providers for an authorized referral, an emergency, or urgent care, members are responsible for any difference between the allowed amount & actual charges, as well as any deductible & percentage copayment.**

## ANTHEM PPO

You may choose to seek services from a PPO (Prudent Buyer) provider from the Anthem network. For these services, you will have a co-payment for your office visits and pay an annual deductible and percentage for other services (i.e., lab work, x-rays, hospitalization). PPO providers bill Anthem for services. You will receive an Explanation of Benefits (EOB) from Anthem determining their payment and your out-of-pocket expenses. You do not need a referral to seek services from a PPO provider.

If you “Opt-Out” and choose a non-network provider, you will likely pay higher out-of-pocket expenses and need to file a claim with Anthem for reimbursement or processing of claims. You will receive an Explanation of Benefits (EOB) from Anthem determining their payment and your out-of-pocket expenses. **When using Non-PPO and Other Health Care Providers, members are responsible for any difference between the allowed amount & actual charges, as well as any deductible & percentage co-payment. You do not need a referral to seek services from a non-network provider.**

## ANTHEM BLUE CARD (OUT-OF-STATE) PLAN

You have the option of choosing providers from the PPO (Prudent Buyer) network or Non-PPO providers. For services from a PPO provider, you will have a co-payment for your office visits and pay an annual deductible and percentage for other services (i.e. lab work, x-rays, hospitalization). PPO providers bill Anthem for services. You will receive an Explanation of Benefits (EOB) from Anthem determining their payment and your out-of-pocket expenses.

If you “Opt-Out” and choose a non-network provider, you will likely pay higher out-of-pocket expenses and need to file a claim with Anthem for reimbursement or processing of claims. You will receive an Explanation of Benefits (EOB) from Anthem determining their payment and your out-of-pocket expenses.

**When using Non-PPO and Other Health Care Providers, members are responsible for any difference between the allowed amount & actual charges, as well as any deductible & percentage co-payment.**

## MEDICARE PLAN OPTIONS

All RSA sponsored medical plans have Medicare plan options available to you and/or your spouse. You will not have to change providers, however a new enrollment application and copy of Medicare card is required. Medicare supplemental plan applications should be submitted to the Benefits Office at least one month before your Medicare effective date. You are required to enroll in Medicare Parts A & B if eligible. **Do not enroll in Part D coverage through Medicare.**

## THE HIPAA LAW AND HOW IT AFFECTS YOU

The Federal Health Insurance Portability and Accountability Act (HIPAA), includes a Privacy Rule that establishes safeguards that health carriers, doctors, brokers, and benefits administrators must use to protect the privacy of health information.

The Benefit Trust has put procedures in place to ease your mind. If you have a claims issue, a question as to why a certain procedure or prescription was not covered fully; the Benefit Trust must have you sign an authorization form before the health carrier will release information to us. If you have not already done so and would like to designate a personal representative, please contact the Benefits Office to have a form mailed to you. The personal representative does not need to be enrolled in your insurance coverage but must know your social security number. As always, in emergency situations we will do whatever it takes to get you the care you need.

Your medical, dental and vision plans have phone numbers and Web sites available to retrieve eligibility, benefit and claims information by using a personal pin. To find out more, see Your Contacts on page 25 or log onto [www.rcdsa.org](http://www.rcdsa.org), and click on Benefit Trust. The carrier links will bring you to the applicable Web sites.



# IMPORTANT NOTICES

**Effective Date of Notice: September 21, 2024**

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

## GENERAL PRIVACY RULES

The Board of Trustees, as the Plan Sponsor of the Riverside Sheriffs' Association Benefit Trust Health Plan (the "Plan") is required by law to maintain the privacy of protected health information and to provide you with notice of its legal duties and privacy practices with respect to your protected health information, and to notify you if there is a breach of your unsecured protected health information.

This notice describes the Plan's legal duties and privacy practices including: The Plan's uses and disclosures of protected health information;

Your privacy rights with respect to such information; The Plan's duties with respect to such information;

The person or office to contact for further information about the Plan's privacy practices.

## SECTION 1. NOTICE OF USES AND DISCLOSURES

- (a) Required Uses and Disclosures. Upon your request, the Plan is required to give you access to certain protected health information, which includes all individually identifiable health information in order to inspect and copy it. Use and disclosure of your protected health information may be required by the Secretary of the Department of Health and Human Services to investigate or determine the Plan's compliance with the privacy regulation
  - (b) Uses and disclosures to carry out treatment, payment and health care operations without your consent or authorization. The Plan and its business associates will use protected health information without your consent, authorization or opportunity to agree or object to carry out "treatment, payment and health care operations" as defined below.
    - (i) Treatment is the provision, coordination or management of health care and related services. It also includes, but is not limited to, consultations and referrals between one or more of your providers. For example, your pharmacy may contact your treating physician to refill your prescription for medication.
    - (ii) Payment includes but is not limited to actions to make coverage determinations and to provide payment for the treatment you receive (including billing, claims management, Plan reimbursement, reviews for medical necessity and appropriateness of care and utilization review and preauthorizations). For example, the Plan may use and disclose your protected health information to tell a doctor whether you are eligible for coverage or what percentage of a bill will be paid by the Plan.
    - (iii) Health care operations include but are not limited to quality assessment and improvement, reviewing competence or qualifications of health care professionals, underwriting, premium rating and other insurance activities relating to creating or renewing insurance contracts and related business services. It also includes disease management, case management, conducting or arranging for medical review,
- legal services and auditing functions including fraud and abuse compliance programs, business planning and development, business management, and general administrative activities. For example, the Plan may use information about your claims to refer you to a disease management program, project future benefit costs and audit the accuracy of its claims processing functions.
- (c) Other uses and disclosures for which consent, authorization or opportunity to object is not required. Use and disclosure of your protected health information is allowed without your consent, authorization or request under the following circumstances:
    - (i) When required by law. The Plan may use and disclose your protected health information when required by law, and when the use or disclosure complies with and is limited to the relevant requirement of such law.
    - (ii) When permitted for purposes of public health activities. For example, PHI may be used or disclosed if you have been exposed to a communicable disease or are at risk of spreading a disease or condition, if authorized by law.
    - (iii) Reports about victims of abuse, neglect or domestic violence to government entities. The Plan will disclose your protected health information in these reports only if the Plan is required or authorized to do so by law, or if you otherwise agree. In such case the Plan will promptly inform you that such a disclosure has been or will be made unless that notice would cause a risk of serious harm. For the purpose of reporting child abuse or neglect, it is not necessary to inform the minor that such disclosure has or will be made. Disclosure may generally be made to the minor's parents or other representatives although there may be circumstances under federal or state law when the parents or other representatives may not be given access to the minor's protected health information.
    - (iv) To a public health oversight agencies. The Plan will provide protected health information as requested to government agencies that have the authority to audit our operations. This includes uses or disclosures in civil, administrative or criminal investigations; inspections; licensures or disciplinary actions (for example, to investigate complaints against providers); and other activities necessary for appropriate oversight of government benefit programs (for example, to investigate Medicare or Medicaid fraud).
    - (v) When required for judicial or administrative proceedings, provided certain conditions are met. Those conditions include that satisfactory assurances are given to the Plan that the requesting party has made a good faith attempt to provide written notice to you, the notice provided sufficient information about the proceeding to permit you to raise an objection and no objections were raised or were resolved in favor of disclosure by the court or tribunal.
    - (vi) When required for law enforcement purposes. The Plan may release protected health information if asked to do so by a law enforcement official in the following circumstances: (1) to respond to a court order, subpoena, warrant, summons or similar process; (2) to identify or locate a suspect, fugitive, material witness or missing person, (3) to assist the victim of a crime if, under certain limited circumstances, the Plan is unable

to obtain the person's agreement, (4) to investigate a death the Plan believes may be due to criminal conduct, (5) to investigate criminal conduct, and (6) to report a crime, its location or victims or the identity, description or location of the person who committed the crime (in emergency circumstances).

- (vii) When required to be given to a coroner or medical examiner for the purpose of identifying a deceased person, determining a cause of death or other duties as authorized by law. Also, disclosure is permitted to funeral directors, consistent with applicable law, as necessary to carry out their duties with respect to the decedent.
- (viii) Organ procurement. The Plan may disclose protected health information to facilitate organ donation and transplantation.
- (ix) Medical research. The Plan may disclose protected health information for medical research projects, subject to strict legal restrictions. (x) When consistent with applicable law and standards of ethical conduct if the Plan, in good faith, believes the use or disclosure is necessary to prevent or lessen a serious and imminent threat to the health or safety of a person or the public.
- (xi) Special government functions. The Plan may disclose protected health information to various departments of the government such as the U.S. military or U.S. Department of State.
- (xii) When authorized by and to the extent necessary to comply with workers' compensation or other similar programs established by law.
- (d) Uses and disclosures that require that you be given an opportunity to agree or disagree prior to the use or disclosure. Disclosure of your protected health information to family members, other relatives and your close personal friends is allowed if the information is directly relevant to the family or friend's involvement with your care or payment for that care and you have either agreed to the disclosure or have been given an opportunity to object and have not objected.
- (e) Uses and disclosures that require your written authorization or consent.
  - (i) In general, the Plan will obtain a written authorization before using or disclosing your protected health information whenever it is required to do so under the privacy rules. For example, we will not supply confidential information to another company for its marketing purposes (unless it is for Health Care Operations), for sale (unless under strict legal restrictions), or to a potential employer with whom you are seeking employment without your signed authorization. Your written authorization generally will be obtained before the Plan will use or disclose psychotherapy notes about you from your psychotherapist. The Plan may use and disclose psychotherapy notes when needed by the Plan to defend against litigation filed by you. The Plan will not disclose to third parties the results of genetic testing in a manner which includes individually identifying characteristics without your written authorization, nor will it use or disclose your genetic information for underwriting purposes.
  - (ii) The Plan may require your consent to disclose protected health information, even to carry out treatment, payment or health care operations, to certain individuals or organizations. For example, if your union representative is helping you with a claim the Plan may require you to sign a consent form before it will disclose protected health information to that person.

- (iii) Other uses and disclosures not described in this notices will be made only with your written authorization.
- (iv) You may revoke an authorization that you previously have given by sending a written request to our Privacy Officer, but not with respect to any actions the Plan has already taken.

## **SECTION 2. RIGHTS OF INDIVIDUALS**

- (a) Right to Request Restrictions on Protected Health Information Uses and Disclosures. You may request the Plan to restrict uses and disclosures of your protected health information to carry out treatment, payment or health care operations, or to restrict uses and disclosures to family members, relatives, friends or other persons identified by you who are involved in your care or payment for your care. While the Plan will consider all requests for restrictions carefully, the Plan is not required to agree to your request. However, the Plan must comply with your request to restrict disclosure of your protected health information for payment or health care operations purposes if you paid for these services in full, out of pocket. Such requests should be made to the individual identified in Section 5.
- (b) Right to Receive Confidential Communications of PHI. The Plan will accommodate reasonable requests to receive communications of protected health information by alternative means or at alternative locations. The Plan must agree to your request if you state that disclosure of the information will put you in danger. You or your personal representative will be required to complete a form to request restrictions on uses and disclosures of your protected health information. Such request should be made to the individual identified in Section 5.
- (c) Right to Inspect and Copy Protected Health Information. Except under certain circumstances limited by law, you have a right to inspect and obtain a copy of your protected health information "in a designated record set" for as long as the Plan maintains the protected health information.

Protected health information" includes all individually identifiable health information transmitted or maintained by the Plan regardless of form.

"Designated record set" includes the medical records and billing records about individuals maintained by or for a covered health care provider; enrollment, payment, billing, claims adjudication and case or medical management record systems maintained by or for a health plan; or other information used in whole or in part by or for the covered entity to make decisions about individuals. Information used for quality control or peer review analysis and not used to make decisions about individuals is not in the designated record set.



The requested information will be provided within 30 days. A single 30-day extension is allowed if the Plan is unable to comply with the deadline. If the information you request is in an electronic health record, you may request that these records be transmitted electronically to yourself or a designated individual. If you request copies of your protected health information, the Plan may charge a reasonable fee to cover the cost.

You or your personal representative will be required to complete a form to request access to the protected health information. Requests for access to protected health information should be made to the individual identified in Section 5. If access is denied, you and your personal representative will be provided with a written denial setting forth the basis for the denial, a description of how you may exercise rights to review and a description of how you may complain to the Secretary of the U.S. Department of Health and Human Services.

- (d) Right to Amend Protected Health Information. You have the right to request that the individual identified in Section 5 amend your protected health information or a record about you in a designated record set for as long as the protected health information is maintained by the Plan. You or your personal representative will be required to complete a form to request amendment of the protected health information. The Plan may deny your request if you ask us to amend information that: (i) was not created by the Plan, unless the person who created the information is no longer available to make the amendment, (ii) is not part of the protected health information we keep about you, (iii) is not part of the protected health information that you would be allowed to see or copy, or, (iv) is determined by the Plan to be accurate and complete.

The Plan has 60 days after the request is made to act on the request. A single 30-day extension is allowed if the Plan is unable to comply with the deadline. If the request is denied in whole or part, the Plan must provide you with a written denial that explains the basis for the denial. You or your personal representative may then submit a written statement disagreeing with the denial and have that statement included with any future disclosures of your protected health information.

The Plan has 60 days after the request is made to act on the request. A single 30-day extension is allowed if the Plan is unable to comply with the deadline. If the request is denied in whole or part, the Plan must provide you with a written denial that explains the basis for the denial. You or your personal representative may then submit a written statement disagreeing with the denial and have that statement included with any future disclosures of your protected health information.

- (e) The Right to Receive an Accounting of Protected Health Information Disclosures. You have the right to request a list of protected health information disclosures, which is also referred to as an accounting.

The list will not include disclosures the Plan has made as authorized by law. For example, the accounting will not include disclosures made for treatment, payment, and health care operation purposes (except as noted in the last paragraph of this subsection (d)). Also, no accounting will be made for disclosures made directly to you or under an authorization that you provided or those made to your family or friends. The list will not include disclosures the Plan has made for national security purposes or law enforcement personnel or disclosures made before April 14, 2003.

The list provided by the Plan will include disclosures made within the last six years (subject to the April 14, 2003 beginning date) unless you specify a shorter period. The first list you request within a 12 month period will be free. You may be charged a reasonable fee for providing any additional lists within a 12- month period.

If the accounting cannot be provided within 60 days, an additional 30 days is allowed if the individual is given a written statement of the reasons for the delay and the date by which the accounting will be provided.

You may also request and receive an accounting of disclosures made by the Plan for payment, treatment, or health care operations during the prior three years for disclosures made as of January 1, 2014 for electronic health records acquired before January 1, 2009, or January 1, 2011 for electronic health records acquired on or after January 1, 2009.

- (f) Personal Representatives. You may exercise your rights through a personal representative. Your personal representative will be required to produce evidence of his/her authority to act on your behalf before that person will be given access to your protected health information or allowed to take any action for you. Proof of such authority may take one of the following forms: (1) A power of attorney for health care purposes, notarized by a notary public, (2) A court order of appointment of the person as the conservator or guardian of the individual, or (3) An individual who is the parent of a minor child.

The Plan retains discretion to deny access to your protected health information to a personal representative to provide protection to those vulnerable people who depend on others to exercise their rights under these rules and who may be subject to abuse or neglect. This also applies to personal representatives of minors.

- (g) Right to Request a Paper Copy. If you agree to receive this Privacy Notice electronically, you have the right to obtain a paper copy of this Privacy Notice upon request from the individual identified in Section 5.

### **SECTION 3. THE PLAN'S DUTIES**

- (a) General Duty. The Plan is required to comply with the terms of this notice. However, the Plan reserves the right to change its privacy practices and to apply the changes to any protected health information received or maintained by the Plan prior to that date. If a privacy practice is changed, a revised version of this notice will be provided to all past and present participants and beneficiaries for whom the Plan still maintains protected health information. The revised notice will be mailed to all active and retired plan participants. Any revised version of this notice will be distributed within 60 days of the effective date of any material change to the uses or disclosures, the individual's rights, the duties of the Plan or other privacy practices stated in this notice.
- (b) Minimum Necessary Standard. When using or disclosing protected health information or when requesting protected health information from another covered entity, the Plan will make reasonable efforts not to use, disclose or request more than the Limited Data Set, or if necessary, the minimum necessary information necessary to accomplish the intended purpose of the use, disclosure or request, taking into consideration practical and technological limitations. However, the minimum necessary standard will not apply in the following situations:
  - (i) Disclosures to or requests by a health care provider for treatment;
  - (ii) Uses or disclosures made to the participant or beneficiary;

- (iii) Disclosures made to the Secretary of the U.S. Department of Health and Human Services;
- (iv) Uses or disclosures that are required by law; and
- (v) Uses or disclosures that are required for the Plan's compliance with legal regulations.
- (c) De-Identified Information. This notice does not apply to information that has been de-identified. De-identified information is information that does not identify an individual and with respect to which there is no reasonable basis to believe that the information can be used to identify the individual. In addition, the Plan may use or disclose "summary health information" for obtaining premium bids or modifying, amending or terminating the group health plan, which summarizes the claims history, claims expenses or type of claims experienced by individuals for whom a plan sponsor has provided health benefits under a group health plan; and from which identifying information has been deleted in accordance with HIPAA.

#### **SECTION 4. YOUR RIGHT TO FILE A COMPLAINT WITH THE PLAN OR THE HHS SECRETARY**

If you believe that your privacy rights have been violated, you may file a complaint with the Privacy Officer named in Section 5 below, or with the Secretary of the U.S. Department of Health and Human Services. To file a complaint with the Plan, put your complaint in writing and address it to the Privacy Officer named in Section 5 below. The Plan will not retaliate against you for filing a complaint.

You may also contact the Privacy Officer if you have questions or comments about our privacy practices. You may file a complaint with the Secretary of the U.S. Department of Health and Human Services online at [https://ocrportal.hhs.gov/ocr/cp/complaint\\_frontpage.jsf](https://ocrportal.hhs.gov/ocr/cp/complaint_frontpage.jsf) or by mailing your complaint to the appropriate the HHS Regional office. The list of regional offices can be found at <http://www.hhs.gov/ocr/office/about/rgn-hqaddresses.html>. If you need help filing a complaint or have a question about the complaint or consent forms, please e-mail OCR at [OCRComplaint@hhs.gov](mailto:OCRComplaint@hhs.gov).

#### **SECTION 5. WHOM TO CONTACT AT THE PLAN FOR MORE INFORMATION**

If you have any questions regarding this notice or the subjects addressed in it, you may contact: Riverside Sheriffs' Association  
21800 Cactus Ave  
Riverside, CA 92518  
Office: 951-653-5152

#### **IMPORTANT NOTICE FROM RIVERSIDE SHERIFFS' ASSOCIATION (RSA) ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE**

This is an annual notice. It is to ensure that active members, retirees and their dependents have this important information. If you are already in enrolled in a Medicare D plan through RSA and do not want to make any changes - no action is needed, your coverage remains the same. If you or a dependent is becoming Medicare eligible in the near future, please remember to contact the RSA Benefits Office at (951) 653-8014 before making any decisions about your coverage.

**Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with RSA and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.**

**1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**

**2. RSA has determined that the prescription drug coverage offered by the Blue Cross of California and Kaiser Permanente is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.**

**Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.**

Individual's can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from October 15th through December 7th. Beneficiary's leaving employer/union coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan. You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

**If you do decide to enroll in a Medicare prescription drug plan and drop your RSA prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back.**

**Please contact us for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.**

You should also know that if you drop or lose your coverage with RSA and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

#### **FOR MORE INFORMATION ABOUT THIS NOTICE OR YOUR CURRENT PRESCRIPTION DRUG COVERAGE...**

Contact our office for further information contact our insurance brokers, Union First Insurance Solutions at (949) 570-1162. NOTE: You will receive this notice annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage through RSA changes. You also may request a copy.

## FOR MORE INFORMATION ABOUT YOUR OPTIONS UNDER MEDICARE PRESCRIPTION DRUG COVERAGE...

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug plans:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help,
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or you call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this notice. If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.**

- Date: September 21, 2024
- Name of Entity/Sender: Union First Insurance Solutions
- Contact--Position/Office: Janelle Regan | Administrator
- Address: 18400 Von Karman, Suite 620  
Irvine, CA 92612
- Phone Number: (949) 570-1162

## WOMEN’S HEALTH AND CANCER RIGHTS ACT OF 1998 (WHCRA)

Under federal law, group health plans, insurers, and HMOs that provide medical and surgical benefits in connection with a mastectomy must provide benefits for certain reconstructive surgery, effective for the first plan year beginning on or after October 21, 1998.

In the case of a participant or beneficiary who is receiving benefits under the plan in connection with a mastectomy and who elects breast reconstruction, federal law requires coverage in a manner determined in consultation with the attending physician and the patient, for reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance and prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

Each of the medical plan options available through the Riverside Sheriffs’ Association Benefit Trust Health Plan currently covers mastectomies and reconstructive surgery. Coverage is subject to each plan’s deductibles, coinsurance and benefit provisions. These provisions are generally described in the Plan Booklet or Explanation of Coverage.

## NEWBORN MOTHERS HEALTH PROTECTION ACT

Under the Newborn and Mothers Health Protection Act, the following language is now included in the Health Plan:

The Plan will provide for a hospital stay of no less than 48 hours for the eligible mother and newborn child following a normal delivery and no less than 96 hours for a cesarean birth, unless an attending physician in consultation with the mother approves an earlier discharge. The time periods outlined above begin at the birth of the child. The law also prohibits a plan from requiring health care practitioner to obtain authorization from the Plan for prescribing a length of stay not in excess of those periods.

## PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2025. Contact your State for more information on eligibility -**

### ALABAMA – MEDICAID

Website: <http://myalhipp.com/>  
Phone: 1-855-692-5447

### ALASKA – MEDICAID

The AK Health Insurance Premium Payment Program  
Website: <http://myakhipp.com/>  
Phone: 1-866-251-4861  
Email: [CustomerService@MyAKHIPP.com](mailto:CustomerService@MyAKHIPP.com)  
Medicaid Eligibility: <https://health.alaska.gov/dpa/Pages/default.aspx>

### ARKANSAS – MEDICAID

Website: <http://myarhipp.com/>  
Phone: 1-855-MyARHIPP (855-692-7447)

## CALIFORNIA – MEDICAID

Health Insurance Premium Payment (HIPP) Program  
Website: <http://dhcs.ca.gov/hipp>  
Phone: 916-445-8322  
Fax: 916-440-5676  
Email: [hipp@dhcs.ca.gov](mailto:hipp@dhcs.ca.gov)

## COLORADO – HEALTH FIRST COLORADO (COLORADO'S MEDICAID PROGRAM) & CHILD HEALTH PLAN PLUS (CHP+)

Health First Colorado Website: <https://www.healthfirstcolorado.com/>  
Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711  
CHP+: <https://hcpf.colorado.gov/child-health-plan-plus>  
CHP+ Customer Service: 1-800-359-1991/State Relay 711  
Health Insurance Buy-In Program (HIBI): <https://www.mycohibi.com/>  
HIBI Customer Service: 1-855-692-6442

## FLORIDA – MEDICAID

Website: <https://www.flmedicaidtplecovery.com/flmedicaidtplecovery.com/hipp/index.html>  
Phone: 1-877-357-3268

## GEORGIA – MEDICAID

GA HIPP Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>  
Phone: 678-564-1162, Press 1  
GA CHIPRA Website:  
<https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>  
Phone: 678-564-1162, Press 2

## INDIANA – MEDICAID

Healthy Indiana Plan for low-income adults 19-64  
Website: <http://www.in.gov/fssa/hip/>  
Phone: 1-877-438-4479  
All other Medicaid  
Website: <https://www.in.gov/medicaid/>  
Phone: 1-800-457-4584

## IOWA – MEDICAID AND CHIP (HAWKI)

Medicaid Website: <https://dhs.iowa.gov/ime/members>  
Medicaid Phone: 1-800-338-8366  
Hawki Website: <http://dhs.iowa.gov/Hawki>  
Hawki Phone: 1-800-257-8563  
HIPP Website: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>  
HIPP Phone: 1-888-346-9562

## KANSAS – MEDICAID

Website: <https://www.kancare.ks.gov/>  
Phone: 1-800-792-4884  
HIPP Phone: 1-800-967-4660

## KENTUCKY – MEDICAID

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP)  
Website: <https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>  
Phone: 1-855-459-6328  
Email: [KIHIPPPROGRAM@ky.gov](mailto:KIHIPPPROGRAM@ky.gov)  
KCHIP Website: <https://kidshealth.ky.gov/Pages/index.aspx>  
Phone: 1-877-524-4718  
Kentucky Medicaid Website: <https://chfs.ky.gov/agencies/dms>

## LOUISIANA

Website: [www.medicaid.la.gov](http://www.medicaid.la.gov) or [www.ldh.la.gov/lahipp](http://www.ldh.la.gov/lahipp)  
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

## MAINE – MEDICAID

Enrollment Website:  
[https://www.mymaineconnection.gov/benefits/s/?language=en\\_US](https://www.mymaineconnection.gov/benefits/s/?language=en_US)  
Phone: 1-800-442-6003  
TTY: Maine relay 711  
Private Health Insurance Premium Webpage:  
<https://www.maine.gov/dhhs/ofi/applications-forms>  
Phone: 1-800-977-6740  
TTY: Maine relay 711

## MASSACHUSETTS – MEDICAID AND CHIP

Website: <https://www.mass.gov/masshealth/pa>  
Phone: 1-800-862-4840  
TTY: 711  
Email: [masspremassistance@accenture.com](mailto:masspremassistance@accenture.com)

## MINNESOTA – MEDICAID

Website: <https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp>  
Phone: 1-800-657-3739

## MISSOURI – MEDICAID

Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>  
Phone: 573-751-2005

## MONTANA – MEDICAID

Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>  
Phone: 1-800-694-3084  
Email: [HSHIPPProgram@mt.gov](mailto:HSHIPPProgram@mt.gov)

## NEBRASKA – MEDICAID

Website: <http://www.ACCESSNebraska.ne.gov>  
Phone: 1-855-632-7633  
Lincoln: 402-473-7000  
Omaha: 402-595-1178

## NEVADA – MEDICAID

Medicaid Website: <http://dhcnp.nv.gov>  
Medicaid Phone: 1-800-992-0900

## NEW HAMPSHIRE – MEDICAID

Website: <https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>  
Phone: 603-271-5218  
Toll free number for the HIPP program: 1-800-852-3345, ext. 5218

## NEW JERSEY – MEDICAID AND CHIP

Medicaid Website:  
<http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>  
Medicaid Phone: 609-631-2392  
CHIP Website: <http://www.njfamilycare.org/index.html>  
CHIP Phone: 1-800-701-0710

## NEW YORK – MEDICAID

Website: [https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)  
Phone: 1-800-541-2831

## NORTH CAROLINA – MEDICAID

Website: <https://medicaid.ncdhhs.gov/>  
Phone: 919-855-4100

## NORTH DAKOTA – MEDICAID

Website: <https://www.hhs.nd.gov/healthcare>  
Phone: 1-844-854-4825



### OKLAHOMA – MEDICAID AND CHIP

Website: <http://www.insureoklahoma.org>  
Phone: 1-888-365-3742

### OREGON – MEDICAID

Website: <http://healthcare.oregon.gov/Pages/index.aspx>  
Phone: 1-800-699-9075

### PENNSYLVANIA – MEDICAID AND CHIP

Website: <https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx>  
Phone: 1-800-692-7462  
CHIP Website: Children's Health Insurance Program (CHIP) ([pa.gov](http://pa.gov))  
CHIP Phone: 1-800-986-KIDS (5437)

### RHODE ISLAND – MEDICAID AND CHIP

Website: <http://www.eohhs.ri.gov/>  
Phone: 1-855-697-4347, or 401-462-0311 (Direct Rlte Share Line)

### SOUTH CAROLINA – MEDICAID

Website: <https://www.scdhhs.gov>  
Phone: 1-888-549-0820

### SOUTH DAKOTA - MEDICAID

Website: <http://dss.sd.gov>  
Phone: 1-888-828-0059

### TEXAS – MEDICAID

Website: [Health Insurance Premium Payment \(HIPP\) Program | Texas Health and Human Services](#)  
Phone: 1-800-440-0493

### UTAH – MEDICAID AND CHIP

Medicaid Website: <https://medicaid.utah.gov/>  
CHIP Website: <http://health.utah.gov/chip>  
Phone: 1-877-543-7669

### VERMONT– MEDICAID

Website: [Health Insurance Premium Payment \(HIPP\) Program | Department of Vermont Health Access](#)  
Phone: 1-800-250-8427

### VIRGINIA – MEDICAID AND CHIP

Website: <https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select>  
<https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs>  
Medicaid/CHIP Phone: 1-800-432-5924

### WASHINGTON – MEDICAID

Website: <https://www.hca.wa.gov/>  
Phone: 1-800-562-3022

### WEST VIRGINIA – MEDICAID AND CHIP

Website: <https://dhhr.wv.gov/bms/> <http://mywvhipp.com/>  
Medicaid Phone: 304-558-1700  
CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

### WISCONSIN – MEDICAID AND CHIP

Website: <https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>  
Phone: 1-800-362-3002

### WYOMING – MEDICAID

Website: <https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>  
Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

### PAPERWORK REDUCTION ACT STATEMENT

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)

# NOTES

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**2025 OPEN ENROLLMENT**

**OCTOBER 1, 2024 – OCTOBER 31, 2024**

**[BENEFITS.PLANSOURCE.COM](https://BENEFITS.PLANSOURCE.COM)**



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**Riverside Sheriffs' Association**

Benefit Trust

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Riverside, CA 92518