RIVERSIDE SHERIFFS' ASSOCIATION
BENEFIT TRUST

2021 Benefit Guide

2021 Open Enrollment:

October 1, 2020 to October 31, 2020

Log in at www.plansource.com to make changes (see page 15 for details).
If you are not making changes, nothing needs to be done but it may be a good time to update your information and/or beneficiaries.

Lots of Benefit Enhancements for 2021!

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Don't forget to update your beneficiaries!

(Contact the Benefits Office 951-653-8014)

RIVERSIDE SHERIFFS' ASSOCIATION BENEFIT TRUST
Open Enrollment 2021

IMPORTANT OPEN ENROLLMENT INFORMATION
Please **Read Carefully**

Open Enrollment will run from **October 1st through October 31st.** You can log into Plansource to make your changes 24 hours a day, 7 days a week from your own computer. **Changes will take effect January 1, 2021.**

As you know, the RSA negotiations team sought and obtained increases in County contribution to the Benefit Trust. These increases are the first increases that the Benefit Trust has received since 2013. The additional funds were badly needed since the Trust had been spending down reserves to insulate members from premium increases. Because of the combined efforts of the Trustees of the RSA Benefit Trust to aggressively manage plan costs over time and the excellent work of the RSA negotiations team, we are very pleased to inform you that there will be NO payroll deduction increases for 2021. **This will be the NINETH YEAR IN A ROW that payroll deductions have not increased on the Anthem medical plans.**

In addition to no payroll deduction increases, the Trustees approved the following measures effective January 1st, 2021:

- *Doctor office visit copays on ALL HMO plans will decrease to $5 (no change to Select HMO Specialist visit copay)*
- *Generic medications on ALL HMO plans will decrease to $0*
- *Out-of-pocket maximum on the PPO plan will decrease to $2,000 per individual and $4,000 per family*
- *Frame and contact allowance on the Vision plan will increase to $150 every 12 months*
- *Payroll deductions for ALL dental plans offered through the Trust will be REDUCED by at least $18-$19 per month. This applies to Single, Two Party and Family coverage tiers.*
- *Payroll deductions for the MES Vision plan will be REDUCED by $8.50 per month. This applies to Single, Two Party and Family coverage tiers.*

All medical plans will see meaningful improvements in benefits with no cost increase for members! Additionally, all members enrolled on Dental and Vision will see a reduction in payroll contributions and single members will have a ZERO cost Medical, Dental, and Vision package option!

The Trust will continue offering the Virgin Pulse wellness program with increased incentives for 2021! We encourage everyone to take advantage of these meaningful incentives and to take an active role in managing your own health.

Please log into the PlanSource System and verify all of the health insurance plans that you have are correct and be sure to read about any changes your plans may have for 2021 (included in this booklet on page 6). The RSA Benefit Trust staff as well as Brown Insurance Services will be available to assist you with any questions you have or assistance you may need with making changes.

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,

Ron Furtado
Benefit Trust Chairman

RSA Benefits Enrollment Information

Open Enrollment Dates

Open enrollment will be held from **October 1st – 31st.** Open enrollment changes can be made online, anytime through Plansource.com. Please use this time to: change insurance carriers, change plans, add or drop dental and/or vision, or add/remove dependents. **Under most circumstances, you will be unable to change carriers mid-year.**

Proof of Eligibility

You must show proof of eligibility for all dependents enrolled on your plan(s). Please submit in person or online at the time of their enrollment.

Mid-Year Changes

The IRS does not allow for mid-year changes except in the following **Qualifying Events**:

- Marriage
- Divorce or Legal Separation (must be certified by the court)
- Birth or adoption of a child
- Legal Guardianship or court order
- Death of a spouse or child
- Change in spouse's employment resulting in loss or gain of coverage for spouse and/or dependents

All mid-year changes require proof of the Qualifying Event in the form of proper documentation. If you experience one of these changes during the plan year you must contact the benefits office **within 30 days** of your Qualifying Event. The document(s) must be submitted timely in order for your change to be processed within your allowable enrollment window.

When Coverage Begins

If you are enrolling for coverage or making changes to your current benefits elections during the annual enrollment period, your new coverage will be effective Jan. 1, 2021, and will continue through Dec. 31, 2021.

Your deductions for coverage are taken beginning with the first paycheck in December 2020 for the new coverages beginning January 1, 2021.

Pre-Taxed Medical Benefits

As an employee of the County of Riverside you are part of the IRS Section 125 plan, which enables your medical, dental, and vision deductions to be taken before tax deductions.

Domestic Partnership

A Domestic Partner of an eligible employee 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 (supplied by the Benefit Trust)
- 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

Required Proof of Eligibility for Dependents

Spouse
Copy of marriage certificate and spouse's Social Security Number must be submitted upon request by the benefits administrators.

Children
Natural, step-, or adopted child(ren), legal dependent child of a domestic partner, or children for whom you and your spouse have been appointed legal guardians by a court of law shall be eligible for dependent medical coverage up to the age of 26. Grandchildren under age 26 for whom you or your spouse have legal guardianship are eligible up to age 26.

Disabled Children
If a dependent is incapable of self-sustaining employment by reason of physical handicap or mental disability, you must attach a letter from the child's physician explaining the diagnosis, extent of disability and prognosis. You must also include Medicare information and a copy of the Medicare identification card if applicable.

Life Insurance

RSA Law Enforcement Unit members have the following coverage provided to them:

- $65,000 California Law Enforcement Association Life (no cost to member)
- $25,000 Blue Cross Life paid by the RSA Benefit Trust
- More than $500,000 death benefit provided by the federal and state government if killed in the line of duty

Supplemental Life Insurance Available
The premium for supplemental plans is deducted from your paycheck with your RSA dues. These plans can be elected throughout the plan year.

If you would like to review your current life insurance policy, update beneficiaries, or would like to compare policies, you may contact the following representatives:

Group Life through Anthem Blue Cross
- Age-rated, premium increase every 5 years
- Available *additional* life insurance up to $50,000 employee coverage, $25,000 spousal coverage, without underwriting (higher coverage amounts are available with underwriting)
- Child life insurance coverage is available
- Accidental death and dismemberment available
- Call the RSA Benefits Office for more details

Personal Life Insurance Policies
- Level term, Universal, Variable life & Long Term Care available - Samantha Curtin, (949) 833-5840

Cancer, Accident, Intensive Care Unit Insurance
- AFLAC – Nicki Albright, (714) 328-0225

Homeowners, Auto, and Miscellaneous Insurance
- Liberty Mutual –Jeffrey Dorfman, (760) 795-0452

Join RSA's **free** wellbeing program to take small steps that lead to big changes and rewards!

Get the Virgin Pulse mobile app
or go to **join.virginpulse.com**

Download on the App Store

GET IT ON Google Play

RIVERSIDE SHERIFFS' ASSOCIATION BENEFIT TRUST

Virgin Pulse

Plan Changes
Effective January 1, 2021

Medical Plan Affected	**Benefit Changes**
Anthem HMO/Select HMO/EPO	**Office Visit copays are now $5** for non-specialist office visits
Anthem HMO/Select HMO/EPO	The copay for **generic prescriptions is now $0** for both retail and mail order
Anthem PPO and Blue Card	**Out-of-Pocket maximum has decreased to $2,000 for individuals and $4,000 for families**
Kaiser	**Office Visit copays are now $5**
Kaiser	The copay for **generic prescriptions is now $0** for both retail and mail order
MES Vision	Frame and cosmetic contact lens allowance is increased to **$150** (previously $125)
Medical Plan Affected	**Contract Changes**
All Anthem Medical Plans	Per CA AB 72, Out-of-Network coverage as part of an In-Network procedure will be covered at the In-Network level for non-emergency services **if received in California**
All Anthem Medical Plans	**Smoking cessation** has been added as a covered benefit under Preventive Care
All Anthem Medical Plans	Your plan's copay for Specialist Office Visits will also apply to **online office visits**
All Anthem Medical Plans	**Telehealth** benefits are provided on the same bases as if they were provided in-person
All Anthem Rx Plans	The Home Delivery Choice for Maintenance Drugs and Home Delivery Complete for Maintenance Medications programs have been renamed Opt-Out Home Delivery and Optional Home Delivery, respectively
Kaiser	**Peak flow meters and blood glucose monitors** and their associated testing supplies will no longer be subject to any Plan Deductible
Kaiser MEDICARE	Coverage for **meal delivery service** has been added. See Evidence of Coverage (EOC) for details
Kaiser Rx	**Prescription drugs for which there is an over-the-counter equivalent will not be covered.** Does not included insulin, other preventive drugs, and other exclusions

Now offering a NO COST Dental and Vision option for members!

(There is a reduced cost to add dependents. See rates on page 11 and 12)

2021 MEDICAL HMO PLANS

	KAISER PERMANENTE HMO	Anthem HMO (Cal Care)	Anthem SELECT HMO	Anthem EPO (Blythe)
	MEMBER DEDUCTIONS PER PAY PERIOD:			
MEMBER ONLY	$7.50	$0.00	$0.00	$0.00
MEMBER + SPOUSE	$144.00	$121.00	$50.50	$121.00
MEMBER + CHILD(REN)	$128.50	$106.50	$38.00	$106.50
MEMBER + FAMILY	$269.50	$237.50	$149.50	$237.50
	PLAN DETAILS*:			
Network	Full Network	Full Network	Limited Network	PPO
Deductible	None	None	None	None
Primary Care Office Visits	$5 per visit	$5 per visit	$5/visit	$5 per visit
Online Office Visits	Not Covered	$5 per visit	$5/visit	$5 per visit
Allergy testing	$5 per procedure	$5 per visit	$5/visit	$5 per visit
Well baby & child care	No charge	No charge	No charge	No charge
Immunizations	No charge	No charge	No charge	No charge
Physical Exam	No charge	No charge	No charge	No charge
Specialist Consultation	$5 per visit	$5 per visit	$40/visit	$5 per visit
Outpatient Mental Health	$5 per visit $5/group session	$5 per visit	$5 per visit	$5 per visit
Inpatient Hospital Services	No charge	No charge	$250/admit	No charge
Emergency Room	$50; waived if admitted	$50; waived if admitted	$150; waived if admitted	$50; waived if admitted
Ambulance	No charge if medically necessary	No charge if medically necessary	$100/trip	No charge if medically necessary
ANNUAL OUT OF POCKET MAXIMUM	$1500 Individual/ $3000 Family	$1000/Family Member	$2000 Individual/ $4000 Family	Not applicable
Individual/Family	$1500/$3000	$1000/$2000/$3000	$2000/$4000	Not applicable
PRESCRPTION DRUGS Generic/Brand Name/Non-formulary	$0 / $10 30 day supply $0 / $20 31-100 day supply	$0 / $10 / $40 30 day supply	$250/$500 Cal yr deductible, waived for generic $0 / $35 / $50 30 day supply	$0 /$10 / $40 30 day supply
CHIROPRACTIC	N/A See benefit listed below	$5 / (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	No charge, 30 visits per cal year combined physical & occupational therapy
CHIROPRACTIC RIDER - ALL PLANS	$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	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.

2021 MEDICAL PPO PLAN

	Anthem PPO	
MEMBER DEDUCTIONS PER PAY PERIOD:		
MEMBER ONLY	$2.50	
MEMBER + SPOUSE	$340.50	
MEMBER + CHILD(REN)	$329.50	
MEMBER + FAMILY	$554.50	
PLAN DETAILS*:		
NETWORK	PPO	Non-PPO (Out of network)
DEDUCTIBLE	$250/$750 aggregate max	$250/$750 aggregate max
Primary Care Office Visits	$20 per visit	40%
Online Office Visits	$20 per visit	N/A
Allergy testing	20%	40%
Well baby & child care	No charge	Not Covered
Immunizations	No charge	Not Covered
Physical Exam	No charge	Not Covered
Specialist Consultation	$20 per visit	40%
Outpatient Mental Health	$10 per visit	40%
Inpatient Hospital Services	20%	40%
Emergency Room	$25; waived if admitted	$25; waived if admitted
Ambulance	20%	20%
ANNUAL OUT OF POCKET MAXIMUM	$2,000 Individual / $4,000 Family PPO and Out-of-network Providers Combined	
PRESCRPTION DRUGS Generic/Brand Name/Non-formulary	$5 / $10 / $40 30 day supply	$5 / $10 / $40 30 day supply
CHIROPRACTIC	$5/visit 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.

2021 MEDICAL Out-of-State PLAN

	Anthem Blue Card (Out-of-State) PPO	
	MEMBER DEDUCTIONS PER PAY PERIOD:	
MEMBER ONLY	$42.50	
MEMBER + SPOUSE	$478.50	
MEMBER + CHILD(REN)	$466.50	
MEMBER + FAMILY	$837.50	
	PLAN DETAILS*:	
NETWORK	PPO	Out-of-Network
DEDUCTIBLE	$250/$500/$750	$250/$500/$750
Primary Care Office Visits	$10 per visit	40%
Online Office Visits	$10 per visit	N/A
Allergy testing	$10/visit - 20% testing	40%
Well baby & child care	No charge	40% limited to $20 per exam
Immunizations	No charge	40% limited to $12 per immunization
Physical Exam	No charge	Not Covered
Specialist Consultation	$10 per visit	40%
Outpatient Mental Health	$10 per visit	40%
Inpatient Hospital Services	20%	40%
Emergency Room	20% after $100 ded; waived if admitted	20% after $100 ded; waived if admitted
Ambulance	20%	40% (limited to $1000 per day)
ANNUAL OUT OF POCKET MAXIMUM	$2,000 Individual / $4,000 Family	$6,000 Individual / $12,000 Family
PRESCRPTION DRUGS Generic/Brand Name/Non-formulary	$5 / $10 / $40 30 day supply	$5 / $10 / $40 30 day supply
CHIROPRACTIC	20%, 30 visits/calendar year combined PPO/Non-PPO	

* 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.

RSA Benefit Trust MAIL ORDER Prescription Drug Program

KAISER PERMANENTE

Kaiser Permanente has a prescription mail service for your convenience through their Pharmacy. Kaiser will ship a 100-day supply of your prescribed medication, after orders are shipped they should arrive within 7 to 10 business days and are shipped “Postage Paid.”

ANTHEM BLUE CROSS

IngenioRx mail service Pharmacy through Anthem, will fill a 90-day supply of your prescribed medication. Orders are shipped within 14 days of receipt of your prescription. Their standard shipping is free, (expedited shipping is available for an additional charge).

PRESCRIPTION DRUG PLAN RETAIL VS. MAIL ORDER

Kaiser Permanente Monthly Amount	**Anthem Select HMO** Monthly Amount	**Anthem HMO** Monthly Amount
$0 copay per generic prescription	*$250 deductible, waived for generic*	$0 copay per generic prescription
$10 copay per brand name prescription	$0 copay per generic prescription	$10 copay per brand name prescription
Non-Formulary Not Applicable	$35 copay per brand name prescription	$40 copay per non-formulary prescription
Prescription Drugs Mail Order 100 Day supply	$50 copay per non-formulary prescription	**Prescription Drugs Mail Order** 90 Day Supply
$0 copay per generic prescription	**Prescription Drugs Mail Order** 90 Day Supply	$0 copay per generic prescription
$20 copay per brand name prescription	*$250 deductible, waived for generic*	$20 copay per brand name prescription
Non-Formulary Not Applicable	$0 copay per generic prescription	$80 copay per non-formulary prescription
	$70 copay per brand name prescription	
	$100 copay per non-formulary prescription	

Save Money with Generic

Save money on prescription medications by requesting generic drugs when filling a prescription. Generic drugs are comparable in strength, concentration, and dosage to their brand name counterparts.

2021 DENTAL PLANS – Same plans, lower prices! $0 Option Available

	UHC DENTAL DMO D125H	UHC DENTAL DMO D1065	DELTA CARE HMO CA11A	DELTA PPO Plan	
BI-WEEKLY RATES					
MEMBER ONLY	$0.00	$4.00	$0.00	$15.50	
MEMBER + ONE DEPENDENT	$7.00	$12.30	$7.50	$34.00	
MEMBER + 2 or MORE DEPENDENTS	$15.50	$22.45	$15.00	$62.00	
NETWORK	Choose Panel Dentist	In-Network Dentist	Choose Panel Dentist	In-Network	Out-of-Network * See note below
ANNUAL MAXIMUM	None	None	None	$1,000 / Cal Yr $2,000 Ortho Lifetime	$1,000 / Cal Yr $2,000 Ortho Lifetime
DIAGNOSTIC AND PREVENTIVE EXEMPT FROM MAXIMUM				Yes	Yes
DEDUCTIBLE	None	None	None	None	$50, waived for preventive services
PREVENTIVE SERVICES					
Office visit	No Charge	No Charge	No Charge	No Charge	No Charge
Oral Exams	No Charge	No Charge	No Charge	No Charge	No Charge
Complete x-rays	No Charge	No Charge	No Charge	No Charge	No Charge
Prophylaxis (cleaning) 1 per 6 month period - DHMO 2 per calendar year – DPO	No Charge	No Charge	No Charge	No Charge	No Charge
Bitewing - single film	No Charge	No Charge	No Charge	No Charge	No Charge
Topical fluoride treatments	No Charge	No Charge	No Charge	No Charge	No Charge
RESTORATIVE SERVICES					
Amalgam - 1 tooth surface	No Charge	No Charge	No Charge	20%	50%
Amalgam - 2 tooth surfaces	No Charge	No Charge	No Charge	20%	50%
Amalgam - 3 tooth surfaces	No Charge	No Charge	No Charge	20%	50%
CROWN, CAST AND PROSTHETICS*					
Crown 3/4 cast metal	$125	No Charge	$210	40%	50%
Resin Crown (Not for molars)	$125	No Charge	$95-$195	40%	50%
Porcelain / Ceramic (Not for molars)	$215	No Charge	$240	40%	50%
Pontic cast noble metal	$125	No Charge	$150	40%	50%
Pontic porcelain fused to metal	$125	No Charge	$140-$240	40%	50%
* 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.					
ENDODONTICS					
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%
Pulp Capping	No Charge	No Charge	No Charge	20%	50%
DENTURES					
Repair broken complete base	$15	No Charge	$20	40%	50%
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%
PERIODONTICS					
Gingivecotomy per quadrant	$50	No Charge	$80-$130	20%	50%
Gingivectomy per tooth	$35	No Charge	$80-$130	20%	50%
ORAL SURGERY					
Simple extraction - single tooth	No Charge	No Charge	No Charge	20%	50%
Removal of impacted tooth (soft tissue)	$25	No Charge	$50	20%	50%
Removal of impacted tooth (completely bony)	$75	No Charge	$90	20%	50%
ORTHODONTICS					
Start-up Fee	$250	$350	$200	Not applicable	Not applicable
Adolescent	$1,895	$750	$1,700	50%, max $2,000	50%, max $2,000
Adult	$1,895	$750	$1,900	50%, max $2,000	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

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.

2021 VISION PLAN
REDUCED PREMIUM! $0 for Member Only

Note: MES ID cards are not distributed. Let your doctor know you are a member of MES and they will look you up.	Medical Eye Services (MES) PPO Vision Plan*
	Full Service (exam, frames & lenses)
	MEMBER DEDUCTIONS PER PAY PERIOD:
Member Only	$0.00
Member + 1 Dependent	$3.50
Member + 2 or more Dependents	$6.75
DEDUCTIBLE	$10.00
COMPLETE EXAM (1 time every 12 months)	No Charge
LENSES (Medically Necessary)	
Single Vision	No Charge
Flat Top Bifocal	No Charge
Trifocal	No Charge
FRAMES or (Cosmetic) CONTACT LENSES	$150 Allowance (every 12 months)
CONTACT LENSES (Medically Necessary)	No Charge

Benefits Enhancement! Now $150

*Benefits for MES Vision are for In-Network providers.

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.

Beneficiary Update Information

Circumstances change, are your life insurance beneficiaries up to date?

RSA plan beneficiary changes can be made online at Plansource.com. Contact the Benefit Trust office for CLEA & CalPERS beneficiary designation forms.

Contact Riverside County HR Department at (951) 955-4981 to change beneficiaries listed with the County.

Please call (951) 653-8014 to have forms mailed to you or stop by the Benefit Trust Office.

For Anthem Members:

At home or on the go, doctors and mental health professionals are here for you.

Use LiveHealth Online, anytime, for a private video visit with a doctor or mental health professional.

When you're not feeling well you can get the support you need easily using LiveHealth Online. Whether you have a cold, you're feeling anxious or need help managing your medication, doctors and mental health professionals are right there, ready to help you feel your best. Using LiveHealth Online you can have a video visit with a board-certified doctor, psychiatrist or licensed therapist from your smartphone, tablet or computer from home or anywhere.

On LiveHealth Online, you can:

- **See a board-certified doctor 24/7.** You don't need an appointment to see a doctor. They're always available to assess your condition and send a prescription to the pharmacy you choose, if needed.[1] It's a great option when you have pink eye, a cold, the flu, a fever, allergies, a sinus infection or another common health issue.
- **Visit a licensed therapist in four days or less.**[2] Have a video visit with a therapist to get help with anxiety, depression, grief, panic attacks and more. Schedule your appointment online or call **1-888-548-3432** from **8 a.m. to 8 p.m.**, seven days a week.
- **Consult a board-certified psychiatrist within two weeks.**[3] If you're over 18 years old, you can get medication support to help you manage a mental health condition. To schedule your appointment call **1-888-548-3432** from **8 a.m. to 8 p.m.**, seven days a week.

You've got access to affordable and convenient care

Video visits using LiveHealth Online are usually $59 for a medical doctor visit, and a 45-minute therapy or psychiatry session usually costs the same as an office mental health visit.

Sign up for LiveHealth Online today – it's quick and easy

Go to **livehealthonline.com** or download the app and register on your phone or tablet.

Download on the App Store ANDROID APP ON Google play

Anthem LiveHealth ONLINE

For Kaiser Members:

Your care, your way

Connect to care anytime, anywhere

Get the care you need the way you want it. No matter which option you choose, your providers can see your health history, update your medical record, and give you personalized care that fits your life.

Choose where, when, and how you get care

To make an appointment, call us at **1-833-KP4CARE (1-833-574-2273)** or **711** (TTY), Monday through Friday, 7 a.m. to 7 p.m.* You can also schedule some appointments online at **kp.org/getcare** or with the Kaiser Permanente app.

24/7 care advice
Get medical advice and care guidance in the moment from a Kaiser Permanente provider at **1-833-KP4CARE (1-833-574-2273)** or **711** (TTY).

In-person visit
Same-day appointments are often available. Sign in to **kp.org** anytime, or call us to schedule a visit.

Email
Message your doctor's office with nonurgent questions anytime. Sign in to **kp.org** or use our mobile app.[2]

Phone appointment
Save yourself a trip to the doctor's office for minor conditions by scheduling a call with a clinician.[2,3]

Video visit
Meet face-to-face online with a clinician on your computer, smartphone, or tablet for minor conditions or follow-up care.[2,3]

E-visit
Get quick online care for minor health problems. Fill out a short questionnaire about your symptoms, and a clinician will get back to you with a care plan – usually within 2 hours.

*Weekend appointment call center hours available in the following areas: Coachella Valley, Downey, Fontana, LAMC, WLAMC, Moreno Valley, Ontario, Riverside, South Bay.

[1]If you believe you have an emergency medical condition, call **911** or go to the nearest hospital. For the complete definition of an emergency medical condition, please refer to your Evidence of Coverage or other coverage documents.

[2]These features are available when you receive care at Kaiser Permanente facilities.

[3]When appropriate and available.

Need care now? Know before you go.

Urgent care
An urgent care need is one that requires prompt medical attention, usually within 24 or 48 hours, but is not an emergency medical condition. This can include minor injuries, backaches, earaches, sore throats, coughs, upper-respiratory symptoms, and frequent urination or a burning sensation when urinating.

Visit **kp.org/getcare** to find the urgent care location nearest you.

Emergency care
Emergency care[1] is for medical or mental health conditions that require immediate medical attention to prevent serious jeopardy to your health. Examples include chest pain or pressure, severe stomach pain that comes on suddenly, severe shortness of breath, and decrease in or loss of consciousness.

Not sure where to go?
We're here 24/7 to guide you. Call us at **1-833-KP4CARE (1-833-574-2273)** or **711** (TTY).

Please recycle. 422155567 December 2019

KAISER PERMANENTE®

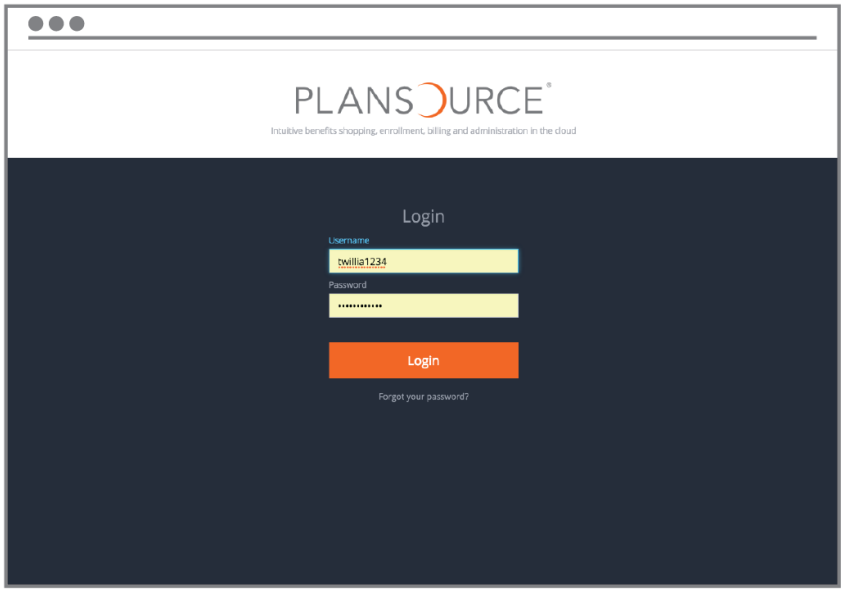
PLANSOURCE
One Source. Many Benefits.

Open Enrollment Instructions

To enroll in benefits, go to: www.plansource.com/login .

Login Page

Enter your username and password.

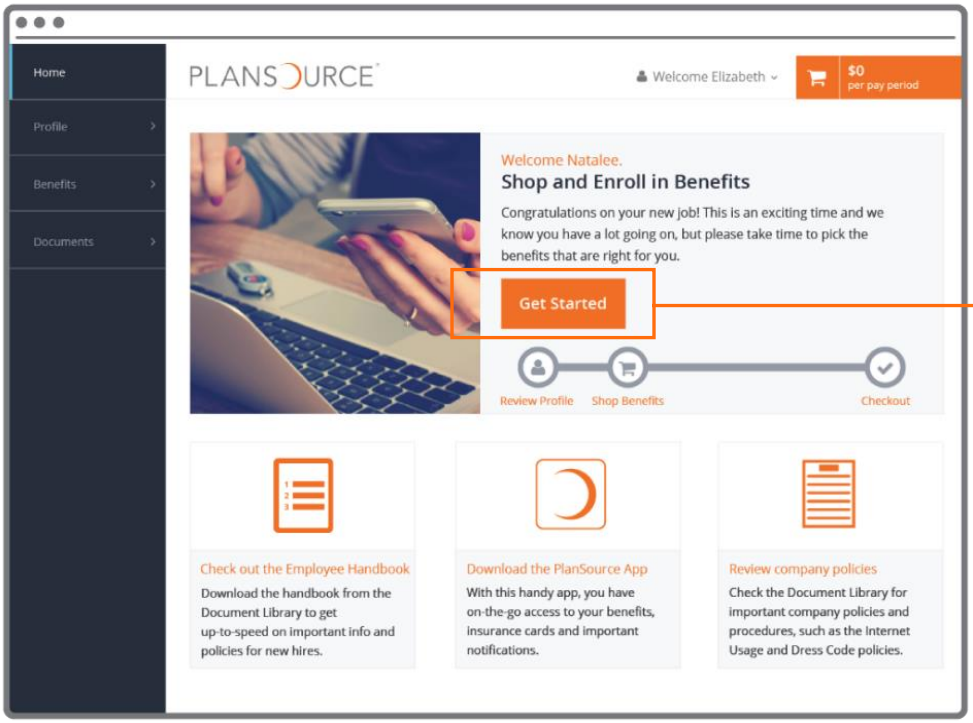


Username: Your username is the first initial of your first name, up to the first six letters of your last name, and the last four digits of your SSN.

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.



Homepage

On the Homepage, click "Get Started" to begin.

Contacts

RSA BENEFTIS OFFICE:		
Main	www.rcdsa.org/benefittrust/ RSABenefits@rcdsa.org	(951) 653-8014; Fax (951) 653-9204
Connie Collins, *Benefits Administrative Assistant*	connie@rcdsa.org	
Dominique Guy, *Benefits Assistant*	dominique@rcdsa.org	
Maryann Barbaro, *Benefits Assistant*	mikki@rcdsa.org	
Brown Insurance - *Third Party Administrators*		(714) 460-7744; Fax (714) 460-7755
Benefit Trust Administrative Officer: Janelle Regan	janelle@brownbis.com	(714) 425-8552 or (951) 653-8014
Claims & Billing Inquires: Julio Tirado	julio@brownbis.com	(888) 346-6966; Fax (714) 460-7755
MEDICAL INSURANCE:		
Anthem	www.anthem.com/ca	
HMO (Cal Care)		(800) 227-3771
Select HMO		(800) 227-3771
PPO		(800) 288-6921
EPO		(800) 288-2539
Fee for Service (Out of State Medicare Enrollees)		(800) 288-2539
Blue Card PPO (Out of State Plan)		(800) 288-2539
Ingenio Rx		(833) 261-2460
Guest Membership		(800) 827-6422
Away From Home (Urgent Care when traveling in the U.S.)		(800) 810-2583
Kaiser Permanente	www.kp.org	(800) 390-3510
DENTAL INSURANCE:		
United Health Care	www.myuhcdental.com	
DMO D125H		(800) 228-3384
DMO D1065		(800) 999-3367
Delta Dental	www.deltadentalca.org	
Delta PPO		(800) 765-6003
Delta Care HMO		(800) 422-4234
VISION INSURANCE		
MES Vision	www.mesvision.com	(800) 877-6372
SUPPLEMENTAL BENEFITS:		
AFLAC – Nicki Albright *Cancer, Intensive Care, Hospital, & Accident*	nicki_albright@us.aflac.com	(714) 328-0225
Equity Advisors (formerly AXA) – Samantha Curtin *Long Term Disability policy/Life Insurance*	Sam.Curtin@equitable.com	(949) 833-5840
BROWN INSURANCE SERVICES - Chad Cihlar *Auto, Home, Life insurance quotes/comparisons*	chad@brownbis.com	(714) 460-7744
CalPERS	www.calpers.ca.gov	(888) 225-7377
CLEA *Long Term Disability policy/Life Insurance*	www.clea.org	(800) 832-7333
County of Riverside Benefits Information Line	www.workforceexchange.net	(951) 955-4981
LIBERTY MUTUAL - Jeffrey Dorfman *Auto, Home, Life insurance quotes/comparisons*	www.libertymutual.com	(760) 795-0452
The Counseling Team International	www.thecounselingteam.com	(800) 222-9691
Nationwide	www.nationwide.com	(877) 677-3678
Valic	www.valic.com	(800) 982-5558
VirginPulse *RSA Free Wellness Program*	www.virginpulse.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 are 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. In order 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 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 a 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 a 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 co-payment.**

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 11 or log onto www.rcdsa.org , and click on Benefit Trust. The carrier links will bring you to the applicable Web sites.

RIVERSIDE SHERIFFS' ASSOCIATION BENEFIT TRUST - NOTICE OF PRIVACY PRACTICES

Effective Date of Notice: September 15, 2020

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 or 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.

(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 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.

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
Fax: 951-653-1943

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, Brown Insurance Services at (714) 460-7744 or (888) 346-6966. 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
- 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, 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 15, 2020
Name of Entity/Sender:	Brown Insurance Services for RSA
Contact--Position/Office:	Diana Leiter - Administrator
Address:	316 S. Tustin Street, Orange, CA 92866
Phone Number:	(714) 460-7744 or (888) 346-6966

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 Fresno Unified School District 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.

Riverside Sheriffs' Association
21800 Cactus Avenue
Riverside, CA 92518

FLEXIBLE SPENDING ACCOUNTS

Now Available!

Flexible Spending Accounts (FSAs) help you save money by setting aside pretax dollars to pay for certain health care and dependent care expenses. The County offers a **Health Care FSA** and a **Dependent Care (Day Care) FSA**.
Each year you have the option of enrolling in one or both of these accounts.

For information and enrollment forms visit the County Benefits website at http://benefits.rc-hr.com/

For additional questions contact the
County of Riverside Benefits Team
(951) 955-4981, option 1