



EMPLOYEE ONLINE

Benefit enrollments/changes can now be submitted online for Qualifying Events via the Employee Online System. Examples include: marriage, birth of a child, adoption, new hire, benefit status change, divorce, spouse job loss, registered domestic partnership, etc. For more information on Qualifying Events log onto www.riversideca.gov/human/benefits/benefit-summary.asp

Employee Online benefit options and information include:

- **Medical, Vision and Dental Insurance**
 - ✦ Health Opt-out and Dental Decline
- **Flexible Spending Account (FSA) Plans**
 - ✦ Health Care and Dependent Care

- **Long Term Disability (LTD)**
- **Other Important Information**
 - ✦ Deferred Compensation, Supplemental Life, Insurance Premium, and EO Password

Medical, Vision and Dental Insurance

New and existing employees must submit changes/new enrollment requests to a medical and/or dental plan within **30** calendar days of the qualifying event date.

- ✦ Documentation (i.e. marriage or birth certificate, etc.) of the qualifying event must be submitted to the HR Benefits Division

New enrollments into one of the City's medical plans are automatically covered with Vision insurance.

New employees in designated bargaining units may waive health coverage and request the **Health Opt-Out** option to receive a health stipend; proof of alternate coverage must be submitted to the HR Benefits Division by your enrollment due date.

Employees have the option to decline dental insurance; however, waiving coverage DOES NOT result in a monetary stipend.

Flexible Spending Account (FSA) Plans

New and existing employees may sign up for Health Care and/or Dependent Care FSA account within **30** calendar days of the qualifying event date.

- ✦ The maximum annual contribution is **\$3,000** for Health Care and **\$5,000** for the Dependent Care

In Employee Online, please be sure to indicate an **ANNUAL** amount; the **ANNUAL** amount will be spread out over the number of pay periods left in the current calendar year.

There is a \$3.00 per pay period administrative fee assessed for participation in one or both of the FSA plans.

- ✦ The maximum admin fee paid per **MONTH** is \$6.00 or \$72 per **YEAR**

Long Term Disability (LTD)

New and existing employees in the following bargaining units can apply for Long Term Disability (LTD) coverage within **30** calendar days of the qualifying event date:

- Executive
- Management I & II
- IBEW Supervisory
- ✦ To be eligible for LTD coverage, you must be currently receiving a City contribution to your deferred compensation account (applies to IBEW Supervisory only).
- ✦ Reducing your deferred compensation below \$25 per pay period (\$50 a monthly), will result in disenrollment from LTD coverage (applies to IBEW Supervisory only).
- ✦ To cancel your LTD coverage, please submit a request using the Employee Online system.

IBEW Field employees are automatically enrolled with LTD coverage. You can view your LTD enrollment via Employee Online in the "Other Benefits" section.

Other Benefit Information

Deferred Compensation and Supplemental Life Ins

- ✦ If you have an existing deferred compensation account, you may change or stop your deduction via Employee Online at any time.
- ✦ New enrollments for **deferred compensation** and **additional life insurance** must be completed via a paper form which can be found on the HR Benefits website under Benefit Forms.

The medical and dental premium rates are posted on the HR Benefits Division website.

If you need your password reset for Employee Online, please contact the Help Desk at **(951) 826-5508**.

The Employee Online Benefits Enrollment Guide is available at <http://www.riversideca.gov/human/benefits/benefit-newhire.asp> for further instructions on how to enroll online.