



City of Arts & Innovation

Open Enrollment - Quick Online Guide

Getting Started

Open Enrollment changes will be accepted via the Employee Online (EO) system only through 5:00 p.m. on November 18, 2016. If you need to make changes to your insurance plan(s) or dependents, please follow the steps below.

You will need your 5 digit employee ID number and password. If you forgot your password, you can click on the "I forgot my password" link available on the login screen and receive a temporary password via email, or call the IT Help Desk at 826-5508, Monday thru Friday 8:00 a.m. to 5:00 p.m. to have your password reset. You may also use the Benefits worksheet on the back to collect additional information you may need to process your online enrollment; please do NOT submit the worksheet to Human Resources.

To access the EO system and for detailed Open Enrollment information, please go to: www.riversideca.gov/human/benefits/benefit-open-enrollment.asp

Step 1

Dependent Information - Add, update or verify dependent information. Add a new dependent profile, update or verify an existing dependent record in the "Dependent Information" screen. **Adding a dependent profile does NOT add them to your medical and/or dental plan**, you must proceed to *Benefit Selection* to add/drop new and existing dependents to/from your medical and/or dental plans.

Step 2

Benefit Selection - View and select your benefit coverage for the 2017 plan year in the Open Enrollment Benefit Selection screen.

- **Medical and/or Dental plans** - You may enroll or switch to another medical and/or dental plan. You must submit a separate request for each.
 - **Add/drop eligible dependents** – New/existing dependents must be associated to your new medical and/or dental plan by placing a check mark next to their name. If you wish to drop an existing dependent, you must un-check the box next to their name.
- **Health Opt-Out Program (available for eligible employees) or Medical Decline** – Employees who wish to participate or continue to participate in the Health Opt-Out Program for 2017 must renew their participation by re-electing this option and submitting proof of alternate coverage. This option is listed under the "Medical" options.
- **Flexible Spending Account** - Enrollment is optional and must be renewed every calendar year. Please designate an annual contribution amount if you wish to participate during 2017. Unused contributions of up to \$500 will automatically carryover to 2017.
- **Long Term Disability (LTD) and New Voluntary Short Term Disability Plans (VSTD)** - Eligible employees (by unit) may participate in LTD and/or VSTD; an option to enroll or cancel is available to those employees via The Standard's website. The Standard's link is available via Employee Online.
- **Additional Life Insurance** – New applications, cancellations or changes to an existing policy are accepted online via The Standard's website. The Standard's link is available via Employee Online.

Step 3

Open Enrollment Confirmation - Verify your open enrollment selections. Please print and/or email your open enrollment confirmation statement before exiting the EO system. If you submit a request and later want to make a change, simply go back to the Benefits Selection screen and modify your election by clicking on the benefit and selecting the "delete this request" option, you will then be able to submit a new request. Remember to submit any necessary documentation to Human Resources **by 5:00 p.m. on November 18, 2016.**

Benefits Worksheet (for reference only – DO NOT submit to Human Resources)

MEDICAL PLANS	
Anthem BC 15 (HMO)	<input type="checkbox"/>
Anthem BC 20 (HMO)	<input type="checkbox"/>
Anthem BC PPO	<input type="checkbox"/>
Kaiser 15 (HMO)	<input type="checkbox"/>
Kaiser 30 (HMO)	<input type="checkbox"/>
Waiver of Medical Coverage	
Health Opt-Out*	<input type="checkbox"/>
Medical Decline	<input type="checkbox"/>

*All employee groups are eligible, except Refuse group.

DENTAL PLANS	
DeltaCare (HMO)	<input type="checkbox"/>
Delta Dental (PPO)	<input type="checkbox"/>
Local Advantage Dental	<input type="checkbox"/>
Dental Decline	<input type="checkbox"/>

Important Taxation Information: Please note that you will see PRE-TAX and AFTER-TAX options listed for each medical and dental plan in the Employee Online system. Per the IRS, the amount paid towards covering any eligible dependents is automatically paid on a PRE-TAX basis if the dependent meets the definition of a “tax-qualified” dependent. Your spouse and children automatically qualify as “tax-qualified” dependents. Domestic partners and their children must meet the definition of a “tax qualified” dependent as defined in IRC Section 125; otherwise premiums must be paid on an AFTER-TAX basis for these dependents.

Dependent Data Enrollment Information								
LAST NAME	FIRST NAME	MI	GENDER	DOB	RELATIONSHIP	SSN	HEALTH	DENTAL
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>

NOTE: If you are adding a dependent, please review the City’s health and dental policies which are V-9 & V-10 located online within the Human Resources Policy & Procedures Manual for dependent documentation requirements. ALL required documentation must be submitted to the HR Department no later than November 18, 2016. Documents can be faxed to (951)826-2421; emailed to citybenefits@riversideca.gov or brought in person to City Hall (5th floor) Please write your 5 digit employee ID number on each applicable document.

Flexible Spending Account (FSA) Information – Must renew every year	
Annual amount to contribute to the Health Care Spending Account (\$2,550 max)	\$
Annual amount to contribute to Dependent Care Spending Account (\$5,000 max)	\$
<i>(Annual amounts are pro-rated over the entire year (24 pay periods) and deducted in equal amounts from your paycheck. A \$3.00 per pay period administrative fee is assessed.)</i>	

Checklist for Open Enrollment

- Your 5 digit Employee ID Number and password
- Names, social security numbers, and birth dates of benefit eligible dependents
- Plan Choices for Health, Dental, and Flexible Spending Accounts (FSA)
- Deferred Compensation changes can be done anytime throughout the year
- Other Optional Insurance Coverage (eligibility may be based on bargaining unit): Additional Life, Long Term Disability and Voluntary Short Term Disability
- Submit any required documentation to the HR Department no later than 5:00 p.m. on **November 18, 2016** for dependents added during open enrollment

If you have any questions or concerns, please contact the Human Resources Department, Benefits team via email at citybenefits@riversideca.gov or contact us at (951) 826-5639.