



The Riverside County Office of Education offers a health plan option available to all substitutes, temporary employees, and employees working less than 20 hours per week. The health plan available is through Anthem Blue Cross and is called the Elements Choice PPO (Minimum Value Plan). You can access provider information online at [www.anthem.com/ca](http://www.anthem.com/ca).

#### ANTHEM BLUE CROSS - ELEMENTS CHOICE PPO (MINIMUM VALUE PLAN) HIGHLIGHTS

- \$35 Office Visit Copay: Deductible waived for first 3 visits. After 3 visits, the deductible applies (*Specialist and Urgent Care included in office visit allowance*)
- 100% In-Network Preventative Care
- Calendar Year Deductible
  - In-Network: \$5,900/member; \$11,800/2-party & family
  - Out-of-Network: \$11,800/member; \$23,600/2-party & family
- 100% In-Network Coinsurance/50% Out-of-Network
- Annual Out-of-Pocket Maximums
  - In-Network: \$6,100/member; \$12,200/family
  - Out-of-Network: \$12,700/member; \$25,400/family
- Prescription Copay (30-day supply): \$19 (Generic)/\$50 (Preferred)/\$75 (Non-Preferred)

Coverage	Monthly Premium	Annual Premium
Single	\$466.84	\$5,602.08
2-Party	\$933.68	\$11,204.16
Family	\$1,377.17	\$16,526.04

If you are interested in enrolling in this medical plan option or would like to learn more about the plan benefits, please refer to the Summary of Benefits and Prescription Drug Program Pamphlet included with this announcement. You may also direct any questions regarding this plan offering to Risk Management at (951) 826-6824, or our Insurance Consultant, Keenan & Associates, at (800) 654-8347 and ask for Leanne Perez at extension 1168.

**The deadline to submit your enrollment form for this plan option is within 30 calendar days of your hire date.** The plan selections will be effective July 1, 2025, through June 30, 2026. Our next open enrollment will be held in the Spring of 2026 for a July 1, 2026, effective date.

**Change of Family Status and Special Enrollment:** If you acquire a new dependent as the result of marriage, birth, or adoption, you and your eligible dependents may request enrollment within 30 days of your change of family status.

**Loss of other health coverage:** If you are enrolled in another health insurance plan and lose coverage prior to our next Open Enrollment, you and your eligible dependents may request enrollment within 30 days of losing coverage.

#### Important Information:

As you are aware, our national health care law requires every individual to have health insurance coverage. RCOE is providing you with an option to enroll in this Elements Choice PPO health insurance plan. At this time, you are not required to enroll in this health plan or provide proof of other health insurance coverage to RCOE. **However, if you do not submit a completed enrollment form to Risk Management by 5:00 p.m. on Friday, May 16, 2025, we will interpret your decision to not enroll in this health plan as a declination of health insurance coverage through RCOE.**