



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 available health plan is Elements Choice PPO (Minimum Value Plan), offered through Anthem Blue Cross. You can access provider information online at www.anthem.com/ca.

ELEMENTS CHOICE PPO (MINIMUM VALUE PLAN) - ANTHEM BLUE CROSS 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	\$500.97	\$6,011.64
2-Party	\$1,001.93	\$12,023.16
Family	\$1,477.84	\$17,734.08

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. For questions regarding this plan, contact Risk Management at (951) 826-6824, or our Insurance Consultant, Keenan & Associates, at (800) 654-8347 (Leanne Perez, ext. 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, 2026, through June 30, 2027. Our next open enrollment will be held in the Spring of 2027, with an effective date of July 1, 2027.

Change of Family Status and Special Enrollment: If you acquire a new dependent because 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. Currently, 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, we will interpret this as a declination of health insurance coverage through RCOE.**