



2025 OPEN ENROLLMENT FREQUENTLY ASKED QUESTIONS

Open Enrollment is from Monday, October 28, 2024 to Monday, November 18, 2024 at 5 p.m.



WHAT IS OPEN ENROLLMENT?

Open enrollment is your one opportunity to enroll or make changes to your medical, dental, Flexible Spending, Critical Illness, Additional Life Insurance, Long Term Disability, and/or Legal plan, or add/ drop eligible dependents without a qualifying event.



WHAT IF I DON'T WANT TO MAKE ANY CHANGES TO MY BENEFITS?

If you are not making changes, are not enrolling in an FSA plan, and are not opting out of medical insurance then you don't need to submit a request. We will keep you and your dependents continued on the same medical and dentals plans.



ARE THERE ANY CHANGES I SHOULD KNOW ABOUT?

All Health plans experienced a rate increase. In addition, our Dental plans experienced rate increases and coverage enhancements.



HOW DO I SUBMIT MY CHANGES FOR OPEN ENROLLMENT?

You can begin submitting your requests on Monday, October 28, 2024 on [Employee Online](#) up until Monday, November 18, 2024 at 5 p.m.



DO I NEED TO SUBMIT ANYTHING IF I OPT OUT OF HEALTH INSURANCE?

Yes. Health opt-out will **NOT** carry over automatically, you must re-elect this option (found under medical plans) and provide new verification of alternate coverage.

Failure to submit a new health opt-out request and proof of alternate coverage will impact your eligibility for the annual stipend.



WHEN DO THE BENEFITS I CHOOSE DURING OPEN ENROLLMENT BEGIN?

Elections for flexible spending accounts (FSAs), medical, and dental insurance are effective Wednesday, January 1, 2025. Effective dates for Critical Illness insurance, Additional Life insurance and Long-Term Disability are determined by the provider, The Standard, and may be dependent upon medical underwriting. Enrollment in legal insurance is effective the first of the month following the request. Changes to deferred comp may become effective within one or two pay periods following your submission.

Please contact the Human Resources Benefits Division for any questions or for additional information at:

CityBenefits@RiversideCA.gov or call (951) 826-5639



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WHAT IF I MISS THE DEADLINE TO SUBMIT MY CHANGE?

After Monday, November 18 at 5 p.m. you will no longer be able to make any changes until next year's open enrollment, unless you experience a qualifying event.



WHAT IF I HAVE A QUALIFYING EVENT AND NEED TO MAKE CHANGES DURING OPEN ENROLLMENT?

If you experience a qualifying event during open enrollment please reach out to the benefits team to have your request processed, email CityBenefits@RiversideCA.gov.

Examples of the most common qualifying events are: dependent status change, marriage, and birth of child.



CAN I MAKE CHANGES AFTER SUBMITTING MY OPEN ENROLLMENT REQUEST?

Yes, you can make changes to your elections in [Employee Online](#) during the open enrollment window, as long as you have your final elections in by Monday, November 18, 2024 at 4:59 p.m. To make changes in Employee Online, after submitting your initial request, simply go back to the Benefits Selection page, click on the benefit and select "Delete this Request," you will then be able to submit a new request.



IF I CHANGE MY MIND AFTER OPEN ENROLLMENT, CAN I CHANGE MY HEALTH PLAN SELECTION?

No. After the Open Enrollment deadline, you cannot change your elections, unless you experience a new "qualifying life event" (such as getting married or having a baby). Consider your choices carefully; changes and corrections are not permitted except during Open Enrollment or within 30 days of a qualifying life event.

IMPORTANT NOTES

- Employees enrolled in Health Opt Out must re-enroll and submit proof of coverage in Employee Online during every Open Enrollment
- Employees enrolled/enrolling in a Flexible Spending Account (FSA) must re-enroll, each year.

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