

we are the county of  
los angeles

You are a part of what makes the County of Los Angeles a great place to live and work — one of nearly 100,000 employees dedicated to serving the people of the County of Los Angeles. Your *Choices* benefit program, negotiated for you by the Coalition of County Unions (CCU), is designed to give you the security of knowing we've got you covered — so you have the freedom to focus on what matters most at home and work.



choices

## Time to review your *Choices* benefits!

**October 1 – October 31, 2016**

[mylacountybenefits.com](http://mylacountybenefits.com)

Annual benefits enrollment starts October 1 and ends October 31. Any changes you make take effect January 1, 2017. You will receive your *Choices* annual benefits enrollment packet in the mail by late September. Your enrollment packet will highlight any benefit changes and the monthly cost for your benefits for the new plan year.

### Why Should You Participate During Annual Benefits Enrollment?

During annual benefits enrollment, you can make changes to your benefits that you cannot make at any other time of the year, unless you experience a qualifying life event. It is your opportunity to review and update your benefits and make sure they meet your needs for the upcoming 2017 Plan Year.

Once you complete your enrollment, you will have immediate access to your online confirmation statement showing the benefits you elected and any dependents you added for 2017.

If you miss the October 31 enrollment deadline, all current benefits will continue at 2017 premium rates *except* Health Care or Dependent Care Spending Accounts and waiving/declining medical coverage.

### Is Your Contact Information Up to Date?

It is essential that your mailing address and home phone number are up-to-date so you get your enrollment packet on time, and your medical/dental plans have your current information. You can update your address and phone number, using a County computer, at [mylacounty.gov](http://mylacounty.gov) — choose the Employee Self Service option — or, by contacting your Departmental Personnel Office.

### Action Required for Spending Accounts

You must enroll every year to participate in a Health Care or Dependent Care Spending Account. Remember, if you have a Health Care Spending Account, you can carry over up to \$500 to the next year. See back page for more information.

### What Can You Do During Annual Benefits Enrollment?

During annual benefits enrollment you may:

- Enroll in or change medical and dental plans as well as optional benefits such as life, long-term disability health, and accidental death & dismemberment insurance.
- Add or drop coverage for family members. You must remove ineligible family members from your coverage. See page 3 for details.
- Waive or decline medical coverage if you have other coverage. If you choose to waive or decline, you must provide proof of coverage each year. See page 2 for details.
- Enroll or re-enroll in the Health Care or Dependent Care Spending Accounts.

# Are you currently waiving or declining medical coverage?

WAIVING MEDICAL	DECLINING MEDICAL
<p>You may choose to waive medical coverage for 2017 under <i>Choices</i> ONLY if:</p> <ol style="list-style-type: none"> <li>You have medical coverage through one of the following: <ul style="list-style-type: none"> <li>Your spouse's/domestic partner's employer-sponsored medical plan</li> <li>Another employer-sponsored medical plan (such as from a second job)</li> <li>Veteran benefits</li> <li>Medicare</li> </ul> </li> </ol> <p>AND</p> <ol style="list-style-type: none"> <li>Your other medical plan offers coverage similar to what <i>Choices</i> offers</li> </ol>	<p>You may choose to decline medical coverage for 2017 under <i>Choices</i> ONLY if:</p> <p>You have medical coverage through one of the following:</p> <ul style="list-style-type: none"> <li>An individual insurance policy (For example: if you purchased insurance through an insurance company directly)</li> <li>The state, federal or private marketplace (For example: insurance purchased through Covered California)</li> </ul>
<b>Choices Benefits Allowance</b>	
If you waive medical coverage, you will receive the \$244 monthly <i>Choices</i> Benefits Allowance.	If you decline medical coverage, you WILL NOT receive the \$244 monthly <i>Choices</i> Benefits Allowance.
<b>You MUST provide information on your other coverage every year</b>	
<p>You can waive or decline online at <a href="http://mylacountybenefits.com">mylacountybenefits.com</a> once annual benefits enrollment begins on October 1, 2016.</p> <p>You must provide information on your other medical coverage each year during annual benefits enrollment. If you do not submit new or updated information, or if your form is not approved, you will be automatically enrolled in Kaiser Permanente HMO<sup>1</sup> for 2017, and will not be able to waive or decline again until the next annual benefits enrollment.</p>	
<p><b>Note:</b> If you waived <i>Choices</i> coverage in 2015 and 2016 because you were enrolled in an individual plan and you continue that coverage in 2017, you may continue to waive coverage under <i>Choices</i> and receive the \$244 benefits allowance.</p>	

<sup>1</sup> Employees in Bargaining Units 131, 132, 501, 502, 511, and 512 will be automatically enrolled in CAPE/Blue Shield Lite Point of Service (POS) Plan. Sworn Peace Officers eligible to be members of ALADS (Bargaining Unit 611), and employees in Bargaining Units 612, 614, 621, 631, 632, 641, and 642 will be automatically enrolled in the ALADS/Anthem Blue Cross CaliforniaCare HMO Plan. Local 1014 members will be automatically enrolled in the Fire Fighters Local 1014 Medical Plan.

**Pensionability Note:** You are a pensionable *Choices* participant if you were hired before January 1, 1996. As a pensionable participant, \$244 of your monthly *Choices* benefits allowance is added to your salary when your pension is calculated at the time you retire. If you decline medical coverage, you will not receive the pensionable amount of \$244 when your retirement is calculated.

## #EASY #QUICK—Enroll on your smartphone or tablet this year!

Most County employees enroll using their computers, although we have a few who prefer to use the telephone enrollment system, even though they have a smartphone. Now, get the best of both worlds by enrolling on your smartphone or tablet this year! Use your phone's web browser to visit [mylacountybenefits.com](http://mylacountybenefits.com). This easy-to-use site is customized for mobile devices.

Our health plans also offer smartphone apps designed to provide you with a variety of services, including where to go for urgent care. For details, see your enrollment materials or visit your health plan's website.



# Eligibility reminders

## Eligible Family Members

Eligible family members that you may add to your *Choices* medical and dental plans<sup>1</sup> include:

- Your spouse or domestic partner
- Your children, children legally adopted by you, children awaiting finalization of adoption by you, stepchildren, children for whom you are the legal guardian, children you support because of a valid court order, and children of your domestic partner:
  - Under age 26<sup>2</sup>
  - Age 26 and older if your child became disabled before the limiting age and is approved by your health plan (check with your health plan to determine the limiting age)

## Loss of Eligibility

You **MUST** remove an ex-spouse, ex-domestic partner, and any other ineligible family members from your health care coverage. Such situations include divorce or the end of a domestic partnership.

Even if your divorce decree requires that you maintain health care coverage for your ex-spouse, you may not keep your ex-spouse enrolled in your *Choices* benefits.

## Social Security Numbers Required

If you change medical plans or enroll in a medical plan and add family members, you must provide Social Security numbers (SSNs) and any other required documentation for each person you wish to enroll within 10 calendar days from the date you enroll. All medical plans are required to gather SSNs to comply with federal reporting requirements.

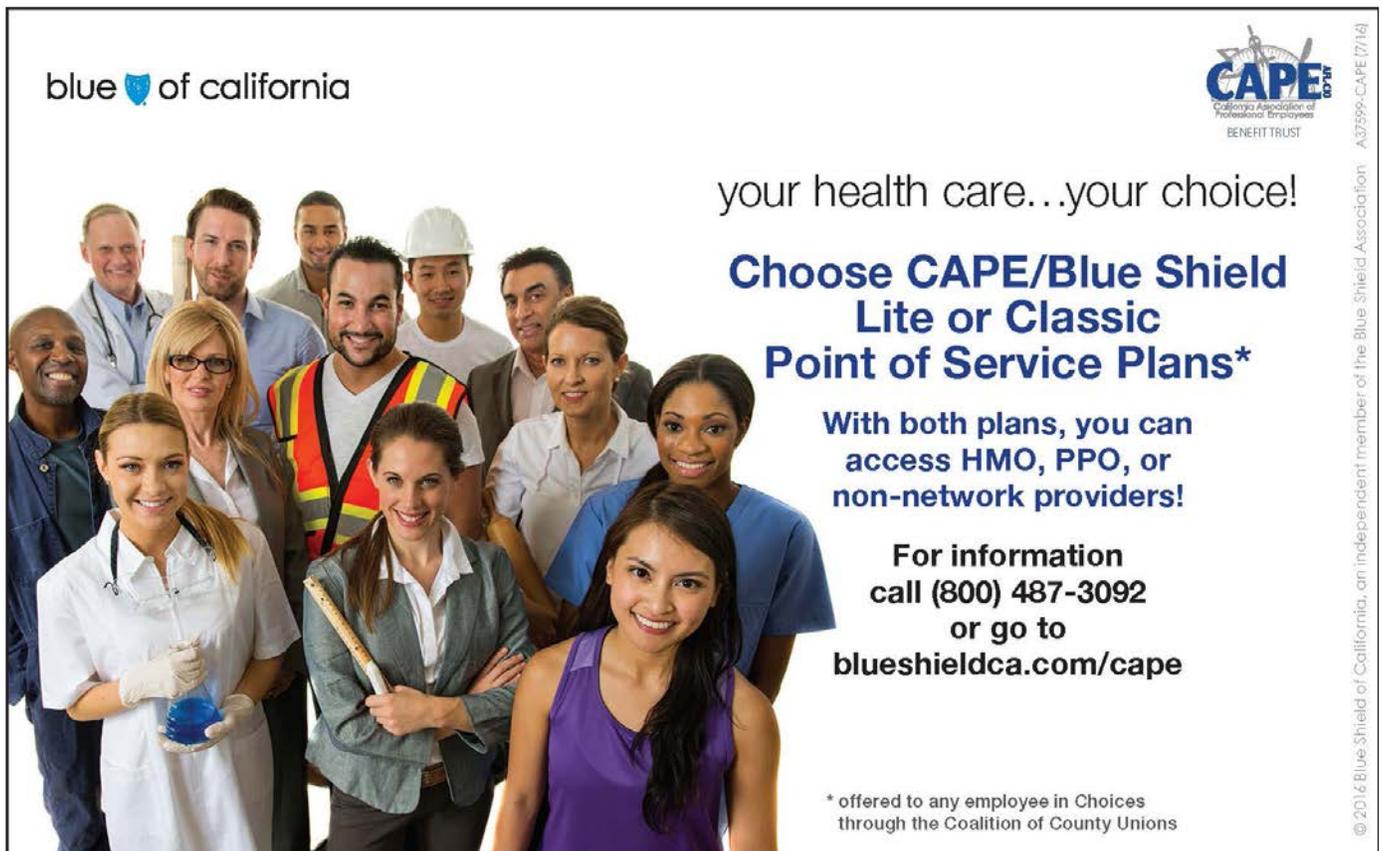
If you do not provide SSNs and any other required documentation within 10 calendar days from the date you enroll, your family member will not have coverage effective January 1, 2017.

## Dependent Eligibility Verification (DEV)

If you want to re-enroll a spouse or domestic partner who was dropped during the DEV in 2015, you must provide: a marriage certificate for spouses, County or state domestic partnership form for domestic partners, AND proof of ongoing relationship, such as a recent monthly household bill, 2015 federal tax return (1040 form), or recent bank statement that lists your spouse/domestic partner's name and mailing address.

<sup>1</sup> The dependent term life, accidental death and dismemberment plans, and Spending Accounts have different dependent eligibility requirements. See your *Choices* SPD for details.

<sup>2</sup> Under age 18 for legal guardianship.



blue of california

your health care...your choice!

**Choose CAPE/Blue Shield Lite or Classic Point of Service Plans\***

With both plans, you can access HMO, PPO, or non-network providers!

For information call (800) 487-3092 or go to [blueshieldca.com/cape](http://blueshieldca.com/cape)

\* offered to any employee in Choices through the Coalition of County Unions

CAPE  
California Association of Professional Employees  
BENEFIT TRUST  
A37599-CAPE(7/16)

© 2016 Blue Shield of California, an independent member of the Blue Shield Association



- **FREE Gym Membership**
- **LiveHealth Online (doctor available via internet 24/7/365)**
- **NEW Anthem Blue Cross Mobile App**
- **Dedicated Benefit Specialists (only available with ALADS plans)**

Call **800-842-6635** or visit the ALADS health plan benefit website [www.mybenefitchoices.com/alads](http://www.mybenefitchoices.com/alads) for more info on these **GREAT BENEFITS**



Local 1014 offers unique health care coverage, including **ENHANCED** benefits for 2017.

Choose the Los Angeles County Fire Fighters Local 1014 Health and Welfare Plan\* for you and your family



**Questions?**

[www.local1014medical.org](http://www.local1014medical.org) | [info@local1014medical.org](mailto:info@local1014medical.org)  
800-660-1014

\* Available to members and/or employees of Los Angeles County Fire Fighters Local 1014 Union



**Together, all the way.™**

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and Connecticut General Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. 883873 04/15 © 2015 Cigna.



This newsletter is printed on recycled paper to support the County's commitment to the environment.

## KAISER PERMANENTE MEMBERS

Earn a \$50 reward when you complete these activities by December 31, 2016.

- Complete a health assessment
- Be current on health screenings

Get more program details at:

<https://healthworks.kp.org/countyla>



At Delta Dental of California, we're dedicated to making the County of Los Angeles employees happy. We give you more dentists, more savings and more satisfaction. Because we'll do whatever it takes to see your healthy smile.



[deltadentalins.com](http://deltadentalins.com)

Dental benefits that give you a reason to smile...



Get the dental coverage you and your family need. Choose the Dental HMO/Managed Care plan for lower out-of-pocket costs,<sup>1</sup> a broad network of participating dentists and a commitment to your oral health.

[www.metlife.com/dental](http://www.metlife.com/dental)

**MetLife**

<sup>1</sup>Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often members visit the dentist and the cost of services rendered. Dental Managed Care Plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY. Dental HMO plan benefits are provided by SafeGuard Health Plans, Inc., a California corporation, in CA; SafeGuard Health Plan, Inc., a Florida corporation, in FL; SafeGuard Health Plans, Inc., a Texas corporation, in TX; and MetLife Health Plans, Inc., a Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, in NY. The Dental HMO/Managed Care companies are part of the MetLife family of companies. DHMO is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Services Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; "Single Service Health Maintenance Organizations" in Texas; and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey.

Like most group benefit plans, benefit plans from MetLife and its affiliates contain certain exclusions, reductions, limitations, waiting periods and terms for keeping them in force. Ask your MetLife representative or your benefits administrator for costs and complete details.

Metropolitan Life Insurance Company, New York NY 10166

SafeGuard Health Plans, Inc., Irvine, CA 92614 © 2016 MetLife, Inc. © 2015 PNTS

L0716472197[exp0917][All States][DC, GU, MP, PR, V]



## The County of Los Angeles

P.O. Box 67128  
Los Angeles, CA 90067



PRESORTED  
FIRST CLASS  
MAIL  
U.S. POSTAGE  
**PAID**  
KES MAIL, INC

### Look inside for news about *Choices* benefits!

Annual benefits enrollment is  
October 1 – October 31, 2016.

- **How to update your contact information** – page 1
- **Waiving and declining medical coverage** – page 2
- **Enrolling on your smartphone or tablet** – page 2
- **Eligible family members** – page 3



## Spending Account Reminders

### You Must Enroll Each Year if You Want an Account

Spending Accounts can help you save money on your health and dependent care expenses. Enrollment does not carry over each year. You must enroll or re-enroll every year to participate in a Health Care or Dependent Care Spending Account.

### HCSA: Carry Over up to \$500 Each Year

If you are enrolled in the Health Care Spending Account (HCSA) in 2016 and you do not claim all of the monies you contribute for 2016, you can carry over up to \$500 to 2017. You can claim the money at any time during the 2017 Plan Year for 2017 expenses.

This rule does not affect your annual maximum contribution. You can still contribute up to the full \$2,400 to your HCSA in 2016. Any money that carries over from 2016 will be added to your 2017 contribution amount.

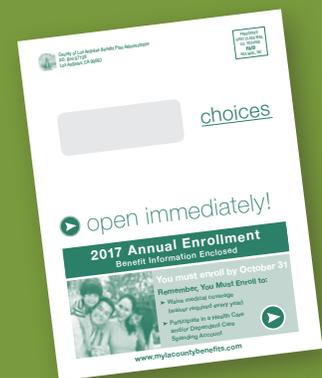
### Online Resources

Did you know you can check your Spending Account balances, research eligible expenses, and file claims electronically? Log on to [mylacountybenefits.com](http://mylacountybenefits.com) and select “Spending Accounts” in the “my tools” menu.

Check out the Spending Account eMagazine on the [mylacountybenefits.com](http://mylacountybenefits.com) homepage. It has links to downloadable claim forms, and a calculator to help estimate your tax savings when you put money into a Spending Account.

Watch for more information in your annual benefits enrollment packet.

Watch for your *Choices* benefits enrollment packet in the mail in late September.



If you do not receive your benefits enrollment packet by **October 11, 2016**, log on to [mylacountybenefits.com](http://mylacountybenefits.com), and click on “Explore Additional Resources” to download the enrollment materials, or call the Benefits Hotline at **213-388-9982** to request a packet.