

we are the county of

los angeles

# megaflex

## 2018 enrollment highlights guide

### Your Benefits

Find an overview  
of your benefits

Page 2

### Medical & Dental Plans

Learn more about  
how the plans work

Pages 3 & 4

### Additional Protection

Prepare for the  
unexpected

Page 5

### Spending Accounts

Reduce your  
out-of-pocket costs

Page 6

**enroll online:**  
[mylacountybenefits.com](http://mylacountybenefits.com)

**enroll by phone:**  
888-822-0487

**questions?**  
213-388-9982

Benefits Hotline representatives are available  
Monday through Friday, 8 a.m. to 4 p.m.  
Extended hours during annual benefits enrollment  
Monday through Friday, 8 a.m. to 5 p.m.



# your benefits

The County of Los Angeles cares about you and your family. That's why we offer a comprehensive benefits program that includes medical, dental, life, accidental death and dismemberment, elective annual leave, disability benefit plans, medical coverage protection long-term disability (LTD) health insurance, and spending accounts, to help you enrich your life while protecting your future and your loved ones.

## MEGAFLEX 2018 BENEFITS AT A GLANCE

### Medical

- Kaiser Permanente HMO
- Anthem Blue Cross HMO
- Anthem Blue Cross PLUS POS
- Anthem Blue Cross Prudent Buyer PPO
- Anthem Blue Cross Catastrophic

### Dental

- MetLife (SafeGuard) HMO
- DeltaCare HMO
- Delta Dental PPO

### Survivor Income Benefit Coverage (Retirement Plan E members only)

### Accidental Death and Dismemberment (AD&D) Insurance

### Disability Benefits

- Short-Term Disability (STD)
- Long-Term Disability (LTD)

### Medical Coverage Protection LTD Health Insurance

### Annual Leave Days

### Spending Accounts

- Health Care Spending Account (HCSA)
- Dependent Care Spending Account (DCSA)

### Optional Life Insurance<sup>1</sup>

- Optional Group Variable Universal Life (GVUL) Insurance
- Optional Dependent Term Life

<sup>1</sup> You pay for both types of optional life insurance with after-tax dollars. Your premiums for the other benefits shown in this chart generally are paid for with pre-tax (before-tax) dollars.

## dependent eligibility

Your dependents may be eligible for *MegaFlex* medical and dental plans.<sup>2</sup> Eligible dependents include:

- Your spouse or domestic partner
- Your children, children legally adopted by you, children awaiting finalization of their adoption by you, stepchildren, children of 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>3</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)

**When adding eligible family members during your benefits enrollment, you must provide Social Security numbers (SSN) and required documents (birth/adoption/marriage certificate) within 10 calendar days from the date you enroll.**

<sup>2</sup> Both types of optional life insurance, accidental death and dismemberment plans, and Spending Accounts have different dependent eligibility requirements. See your *MegaFlex Summary Plan Description (SPD)* for details.

<sup>3</sup> Under age 18 for legal guardianship.

### Dependent Eligibility Verification

If you want to re-enroll a spouse who was dropped during the 2015 Dependent Eligibility Verification (DEV) process, you must provide: a marriage certificate AND proof of ongoing relationship, such as a recent monthly household bill, federal tax return (1040 form), or recent bank statement that lists your spouse's name and mailing address.

### Tobacco User Fee

Tobacco users enrolled in a medical plan under *MegaFlex* pay an after-tax charge of \$20 per month.

This fee will be waived if you certify that you have not used tobacco or tobacco products within the last 12 months; or, certify that you are having difficulty stopping smoking due to nicotine addiction and will actively participate in a smoking cessation program available under the County medical plans during the plan year.

### Choose Carefully — Your Elections Are Final

After the enrollment deadline, you will not be able to change your benefits until the next annual benefits enrollment.

The only exception is if you have a qualifying life event, such as a change in family status or employment situation, which may make you eligible to change your elections. See "Benefit Changes During the Year: Life Events" on page 7 for details.

# medical plans

	Health Maintenance Organization (HMO)	Point of Service (POS)	Preferred Provider Organization (PPO)	Catastrophic
<b>Coverage</b>	Provides comprehensive medical coverage, including (but not limited to): <ul style="list-style-type: none"> <li>Preventive care</li> <li>Routine medical care</li> <li>Major medical care</li> <li>Behavioral health care</li> </ul>			Provides comprehensive medical coverage that: <ul style="list-style-type: none"> <li>Covers preventive care</li> <li>Protects you from major, unexpected medical expenses</li> </ul>
<b>Seeking Care</b>	<ul style="list-style-type: none"> <li>You choose a primary care physician (PCP) who oversees your care and refers you to HMO specialists</li> <li>You have a network of HMO providers to choose from</li> <li>Except for emergency care, you must be treated by an HMO network physician or hospital to receive benefits</li> </ul>	<ul style="list-style-type: none"> <li>You choose a primary care physician (PCP) who oversees your care and refers you to specialists</li> <li>You do not need a referral from your PCP to see any licensed doctor or specialist</li> <li>Your out-of-pocket expenses will be lower when you coordinate care through your PCP and use network providers</li> </ul>	<ul style="list-style-type: none"> <li>You can see any licensed doctor or specialist</li> <li>Your out-of-pocket expenses will be lower when you use providers from the PPO network of participating doctors, hospitals and other health care providers</li> </ul>	<ul style="list-style-type: none"> <li>You can see any licensed doctor or specialist</li> </ul>
<b>Determining Costs for Services</b>	<ul style="list-style-type: none"> <li>There are no deductibles</li> <li>You pay a specified amount (copay) for many services</li> <li>Without the cost of a deductible and with generally lower copays, HMOs typically cost less than PPO plans</li> </ul>	<ul style="list-style-type: none"> <li>There is no deductible if you use network providers and coordinate your care through your PCP</li> <li>Out-of-pocket expenses are lower when you use network providers and coordinate your care through your PCP</li> </ul>	<ul style="list-style-type: none"> <li>You must meet the deductible before the plan pays benefits</li> <li>The plan pays 100% of preventive care when you use network providers</li> <li>Out-of-pocket expenses are lower when you use network providers</li> </ul>	<ul style="list-style-type: none"> <li>You are responsible for paying the cost of your care until you reach the annual deductible</li> <li>Once you satisfy your annual deductible, most benefits are covered at 75%</li> </ul>

For more details, review the Medical and Dental Plans Comparison Chart you received with this guide or the *MegaFlex* SPD at [mylacountybenefits.com](http://mylacountybenefits.com).

## prescription drug benefits

Your medical coverage includes prescription drug coverage. If you are taking “maintenance medication” — for high blood pressure, cholesterol, thyroid conditions, or birth control, for example — using your plan’s mail-order service will generally save you money. Plus, you get the convenience of having your medications delivered to you rather than having to pick them up at the pharmacy.

For more details about these benefits, review the Medical and Dental Plans Comparison Chart you received with this guide, or contact your medical plan.

### Medicare Part D Notice

If you or your dependents have Medicare or become eligible in the next 12 months, a federal law gives you more prescription drug coverage options.

See the Medicare notice in the legal notices in your benefits enrollment packet.

### Save Money with Generic Drugs

You will save money when you substitute brand-name drugs with generic drugs, which become available when the original patent on the brand-name drug expires.

When you are prescribed a brand-name drug, ask your health care provider if a generic version is available.

# dental plans

Your *MegaFlex* program offers two HMO dental plans:

- MetLife (SafeGuard)
- DeltaCare

This program also offers a PPO dental plan:

- Delta Dental

When you enroll in an **HMO dental plan**, you choose a dental office, which becomes your primary care office. You must go to this office for all of your dental care.

The **Delta Dental PPO Plan** offers two networks of participating dentists and dental care providers:

- Delta Preferred Provider Option (PPO) network: Using this network offers the highest benefits. Most preventive services are covered at 100%; many other services are covered at 85%. You pay no deductible.
- Delta Participating Dentist network: Delta pays benefits based on a fee agreement with the network's dentists. Most routine services are covered at 80%, after you have met a deductible.

When you enroll in a PPO dental plan, you can go to any dentist in either network, or to an out-of-network dentist. When you use network providers, the plan pays higher benefits (you pay less).

For more details, review the Medical and Dental Plans Comparison Chart you received with this guide or the *MegaFlex* SPD at [mylacountybenefits.com](http://mylacountybenefits.com).



# annual leave

Instead of traditional vacation and sick leave days, *MegaFlex* participants use annual leave days. Annual leave comes in two forms: non-elective leave days, which you earn, and elective leave days, which you may purchase.

## Non-Elective Leave

Eligible participants who work on a 40-hour week basis earn approximately four hours of non-elective leave each pay period; hours are available for use the following pay period. You may earn up to 80 hours (64 hours for 32-hour-week participants and 120 hours for 56-hour-week participants) of non-elective annual leave each calendar year.

Participants with 20 years of service may earn an additional four hours of non-elective annual leave and four hours for each additional year of service up to an annual maximum of 100 hours (150 hours for 56-hour-week participants). Unused non-elective annual leave hours will carry over to the next Plan Year until the maximum is reached.

## Elective Leave

Eligible participants may purchase from one to 20 elective annual leave days (16 days for 32-hour-week participants) each year. If you want to purchase elective annual leave days, you must purchase them during your initial enrollment in *MegaFlex*, or each year during annual benefits enrollment. You must use all your banked and available non-elective annual leave hours, compensatory time off, vacation, holiday leave, or when sick, sick leave, before you use any of the elective annual leave days you purchased for the year. The County will reimburse any unused elective annual leave at the end of each year. Any monies that are reimbursed are taxed and are subject to taxable cash limits for pensionable *MegaFlex* participants who have not signed the Pensionability Waiver.

**IMPORTANT NOTE:** If you receive no pay for any month, the monthly cost for elective annual leave, Short-Term Disability, and Long-Term Disability will accumulate for each month the cost is not deducted from your paycheck. When you return to work, the County's payroll will deduct the total cost accumulated from your paycheck to recover the balance.

For more information, see the *MegaFlex* SPD at [mylacountybenefits.com](http://mylacountybenefits.com).

# additional protection

Sometimes, the unexpected happens and it affects not just your own life, but also the lives of those you care about. Your *MegaFlex* program offers disability, life insurance, AD&D insurance, and long-term disability (LTD) health insurance to protect you and your family. For detailed information on eligibility rules and coverage, see the *MegaFlex* SPD at [mylacountybenefits.com](http://mylacountybenefits.com).

## Life Insurance

### Optional Group Variable Universal Life (GVUL) Insurance

As an eligible *MegaFlex* participant, you can buy GVUL insurance for yourself. You can purchase coverage of one-half to eight times your annual salary.

The County pays 50% of the cost of coverage and you pay the rest after tax. If you purchase optional GVUL insurance, you may also purchase a limited amount of life insurance coverage for your spouse/domestic partner and dependent children.

The GVUL program is available through MetLife and offers premiums at affordable group rates. You can keep your coverage if you end your employment with the County.

### Accidental Death and Dismemberment Insurance (AD&D)

You can buy AD&D insurance at low monthly rates. If you die in an accident, become paralyzed, or lose a limb, eyesight, speech, or hearing because of an accident, your AD&D insurance pays benefits. Review your enrollment materials enclosed with this guide for AD&D coverage amounts and monthly costs.

If you have AD&D coverage under *MegaFlex*, you may also buy coverage for your eligible spouse/domestic partner under age 70, and dependent children under age 21, or through age 25 if full-time students.

### Survivor Income Benefit Plan (for Retirement Plan E members only)

The survivor income benefit is a life insurance plan offered to members of Retirement Plan E. If you die, benefits from this plan are paid to your surviving spouse/domestic partner or your unmarried dependent children.

New hires and newly eligible *MegaFlex* employees can purchase coverage equal to 10%, 15%, 25%, 35%, or 50% of their monthly salary. Each year, during annual benefits enrollment, you may elect to increase coverage one level (for example, from 25% to 35%). The County pays 50% of the monthly premium and you pay the rest with pre-tax dollars.

**Note:** If you choose the Survivor Income Benefit option, you will be limited in the amount of optional group variable universal life (GVUL) insurance coverage you can buy.

## Disability Benefits

**Short-Term Disability (STD):** The County provides STD coverage to replace 70% of your monthly pay after a 14-day waiting period if you are ill or injured and cannot work.

You may purchase additional coverage to replace 100% of your monthly salary for 21 days after a seven-day waiting period, and 80% thereafter. This additional coverage will apply to new injuries occurring on or after your STD coverage begins. See the *MegaFlex* SPD for information on how to file a claim.

# 26 weeks

STD replaces a portion of your income for up to 26 weeks after your STD coverage begins.

**Long-Term Disability (LTD):** You can buy LTD coverage to replace 40% to 60% of your income, which will be in effect once your STD benefits end (or after you complete a six-month waiting period). See the *MegaFlex* SPD at [mylacountybenefits.com](http://mylacountybenefits.com) for more information.

If you are a Retirement Plan E member with five or more years of continuous service, the County pays for the 40% LTD coverage option. You may purchase 60% coverage during your enrollment.

# 40%–60%

LTD replaces 40% to 60% of your income once your STD benefits end (or after a 6-month waiting period).

## Medical Coverage Protection Long-Term Disability (LTD) Health Insurance

If you elect either the 40% option or the 60% option for LTD benefits, you may also enroll in the LTD health insurance plan. You must be a General Member of Retirement Plan A, B, C, D, E, or G of LACERA and enrolled in Kaiser or Anthem Blue Cross medical plan, to be eligible to participate in the LTD health insurance plan. LTD health insurance will help you continue your medical insurance coverage if you become totally and permanently disabled, and are eligible for the County's LTD benefits.

Eligible employees are automatically enrolled in the 75% LTD health insurance at no cost. If you experience a disability on

or after the date your medical coverage begins, the LTD health insurance plan pays 75% of your monthly medical premium while you are disabled and receiving LTD benefits. You must pay the remaining 25%.

During your enrollment, eligible employees can elect to “buy up” to 100% LTD health insurance at a cost of \$3.00 per month. Under this optional coverage, the LTD health insurance plan will pay 100% of the monthly medical plan premium while you receive LTD benefits. See the *MegaFlex* SPD at [mylacountybenefits.com](http://mylacountybenefits.com) for more information.



# spending accounts

Spending accounts can help you save money on health care and dependent care costs. You never pay federal or state taxes on your contributions. That's 10% to 30% off every dollar you spend on eligible expenses.

Take some time to plan carefully. Estimate the eligible expenses you expect to have during the calendar year for each account to avoid contributing more than you can spend. IRS regulations do not allow you to carry over any unused funds in your Dependent Care Spending Account. Any funds not claimed by June 30th of the following year will be forfeited.

<b>MEGAFLEX OFFERS TWO SPENDING ACCOUNTS: ENROLL IN EITHER OR BOTH</b>	
<b>Health Care Spending Account</b>	<b>Dependent Care Spending Account</b>
Pay for eligible health care expenses, not covered by any benefit plan, with pre-tax dollars, including but not limited to: <ul style="list-style-type: none"> <li>• Medical plan copays, deductibles, and prescribed medications</li> <li>• Vision care, dental expenses, and chiropractic care</li> <li>• Hearing aids and tests, nicotine patches, and nicotine gum prescribed by a doctor</li> </ul>	Pay for eligible dependent care expenses with pre-tax dollars while you and your spouse work outside the home or attend school full time. These expenses include, but are not limited to: <ul style="list-style-type: none"> <li>• The cost of properly licensed day care centers, summer day camps, preschools, and child and adult day care provided at your home</li> </ul> Dependent care expenses must be used for the care of a child under age 13, a mentally or physically disabled child of any age, or a legally dependent adult who spends a minimum of eight hours each day in your home and who is unable to care for himself/herself.
<b>When you enroll, you decide how much to contribute to each account.</b>	
You can contribute a maximum of <b>\$200 a month.</b>	You can contribute a maximum of <b>\$400 a month.</b>
Expenses for both types of spending accounts must be incurred by December 31, 2018, and submitted for reimbursement by June 30, 2019. See the spending accounts section of the <i>MegaFlex</i> SPD at <a href="http://mylacomtybenefits.com">mylacomtybenefits.com</a> for more information.	

## Health Care Spending Account: Carry Over up to \$500 Each Year

If you have a Health Care Spending Account, you can carry over up to \$500 in unused funds to spend in the next plan year and still contribute up to the full \$2,400 in 2018. To learn more about the spending accounts, check out the Spending Accounts eMagazine at [mylacomtybenefits.com](http://mylacomtybenefits.com).

## Making Your Dependent Care Spending Account Even More Valuable

If you enroll in the Dependent Care Spending Account, the County will make a nontaxable monthly contribution to your account based on your annual pay. You do not need to contribute, but you must enroll to be eligible for the County contribution. See the chart below to find out how much the County will contribute in 2018. Total contributions, yours and the County's, to a Dependent Care Spending Account cannot exceed \$4,800 a year if married filing jointly, or \$2,500 if married filing separately (IRS limits).

<b>YOUR ANNUAL BASE PAY</b>	<b>COUNTY'S MONTHLY CONTRIBUTION (Subject to Annual Cap on Contribution)</b>
Less than \$30,000	\$375
\$30,000 to \$34,999	\$300
\$35,000 to \$39,999	\$275
\$40,000 to \$44,999	\$200
\$45,000 to \$49,999	\$125
\$50,000 or more	\$75

**Important Note:** The County caps total annual County contributions. If the cap is reached for 2018, the monthly contribution described above will be reduced pro rata for the month in which the cap is reached and then will be stopped completely for the remainder of the plan year. Because of the cap, there is no guarantee that you will receive the full monthly contribution shown above during the entire plan year. You will be notified if the County contribution is reduced or stopped during the plan year. See the *MegaFlex* SPD at [mylacomtybenefits.com](http://mylacomtybenefits.com) for more information.

# benefit changes during the year: life events

After your enrollment deadline, you can't change your benefits until the next annual benefits enrollment unless you experience a qualifying life event like marriage or birth of a child.

If you have a qualifying life event and want to change your benefits, you must complete your enrollment and submit supporting documents to the Benefits Plan Administrator within 90 days from the date of the event.

Below are a few examples of qualifying life events.

LIFE EVENT	SUPPORTING DOCUMENTATION
Marriage	A copy of: <ul style="list-style-type: none"> <li>• Church, county, or state marriage certificate, <b>or</b></li> <li>• Foreign marriage certificate (requires notarized translation)</li> <li>• Social Security number</li> </ul>
Enter into a domestic partnership	<ul style="list-style-type: none"> <li>• A County of Los Angeles Declaration of Domestic Partnership Form, <b>and</b></li> <li>• Proof you live in the same home</li> </ul> <b>or</b> <ul style="list-style-type: none"> <li>• State of California Declaration of Domestic Partnership Form</li> </ul>
A child born to you, adopted or placed with you for adoption, or for whom you obtained legal guardianship	Depending on situation, a copy of: <ul style="list-style-type: none"> <li>• Hospital, state, or county birth certificate</li> <li>• Legal adoption or placement documents</li> <li>• Court-appointed guardianship documents</li> <li>• Social Security number</li> </ul>
Divorce, legal separation	A copy of: <ul style="list-style-type: none"> <li>• Legal court document with effective date of divorce or legal separation</li> </ul>
Terminate a domestic partnership	<ul style="list-style-type: none"> <li>• County of Los Angeles Termination of Domestic Partnership Form, <b>or</b></li> <li>• State of California Notice of Termination of Domestic Partnership Form</li> </ul>
Military leave (beginning or ending)	A copy of: <ul style="list-style-type: none"> <li>• Official Military Orders, <b>or</b></li> <li>• Other supporting documentation showing date military leave begins or ends</li> </ul>

The chart provides a general overview. For a complete list of qualifying life events and applicable rules, review the *MegaFlex* SPD at [mylacountybenefits.com](http://mylacountybenefits.com).

## Life Event Enrollment Process

- 1. Log on to [mylacountybenefits.com](http://mylacountybenefits.com),** click on the “Enroll or Make Changes” button and select the “Life Events” link. Follow the instructions. If you don’t have internet access, call **888-822-0487** to enroll.
- 2. Confirm your elections** by clicking on the yellow confirmation button.
- 3. Submit appropriate supporting documents** (e.g., marriage certificate, birth certificate) and provide Social Security numbers if necessary:
  - Write your employee number on each certificate and document
  - Scan your documents for upload or email
  - See “Submitting Required Documentation” in the enclosed Quick Start Summary
- 4. Review your confirmation statement** when you receive it in the mail. This statement shows the effective date of any approved changes. It is mailed to you after all supporting documents are received and approved by the plan administrator.

## Online Tools and Resources

The County of Los Angeles offers online tools and resources at [mylacountybenefits.com](http://mylacountybenefits.com) to help you better understand your benefits, including:



**Online Tutorials:** Select “Online Tutorials” from the “my resources” menu on the left side of the home page to learn more about your benefits



**Summary Plan Descriptions:** Read this valuable resource that contains detailed information about your benefits



**Spending Account eMagazine:** Use this interactive tool to help you get the most from your spending accounts



**Benefit Calculators:** Use online calculators to help you determine how much you may save in taxes when you use a spending account or how much you need in life insurance



## health care at your fingertips

Now, there are even more ways to access your health care information. With smartphone apps and mobile-optimized sites from your health plan, you can manage your benefits anytime, anywhere. Check your health plan's website for more information on all the great mobile benefits available to you.



**Find a Doctor or Dentist:** Visit your health plan's website and click "Find a Doctor/Dentist" to search for a health care provider near you.



**Find an Urgent Care Clinic:** Search for a nearby urgent care clinic from your medical plan's mobile app if you need immediate, non-emergency care.



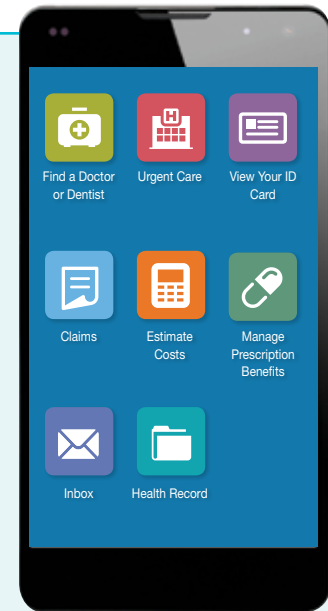
**Check Your Claims:** Find out what was billed, how much your health plan paid, and if you owe anything.



**Manage Prescription Benefits:** Check the cost of drugs, get refills, or switch to home delivery.



**Get Your ID Card:** Share or email your ID card right from your smartphone.



### CONTACT INFORMATION

Contact	Phone Number	Fax Number	Website
<b>BENEFITS SYSTEM</b>			
Benefits Enrollment	888-822-0487	310-788-8775	<a href="http://www.mylacountybenefits.com">www.mylacountybenefits.com</a>
<b>COUNTY DEPARTMENT OF HUMAN RESOURCES</b>			
Benefits Hotline	213-388-9982	N/A	<a href="http://employee.hr.lacounty.gov">http://employee.hr.lacounty.gov</a>
<b>MEDICAL</b>			
Kaiser Permanente HMO	800-464-4000	N/A	<a href="http://www.kp.org/countyofla">www.kp.org/countyofla</a>
Anthem Blue Cross	844-730-1931	N/A	<a href="http://www.anthem.com/ca/countyoflosangeles">www.anthem.com/ca/countyoflosangeles</a>
<b>DENTAL</b>			
MetLife (SafeGuard) HMO	800-880-1800	N/A	<a href="http://www.safeguard.net">www.safeguard.net</a>
DeltaCare HMO	800-422-4234	N/A	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
Delta Dental PPO	888-335-8227	N/A	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
<b>SPENDING ACCOUNTS</b>			
Benefit Concepts, Inc.	866-629-6436	866-629-6390	<a href="http://www.mylacountybenefits.com">www.mylacountybenefits.com</a>
<b>LIFE INSURANCE AND SURVIVOR INCOME BENEFIT</b>			
MetLife	800-846-0124	N/A	<a href="http://www.mylacountybenefits.com">www.mylacountybenefits.com</a> Click on the MetLife link
<b>AD&amp;D INSURANCE</b>			
Cigna Life	800-842-6635	N/A	N/A

**The County reserves the right to take appropriate action against anyone who knowingly presents a false or fraudulent claim under the Plan, or who otherwise attempts to defraud the Plan, including (but not limited to) termination from participation in the Plan and from employment.**

This Highlights Guide is not an official *Megaflex* Summary Plan Description (SPD) or official plan document. If you need a copy of an official plan document, contact the plan's customer service department directly. If there is a difference between what you read in this guide and what you read in an official plan document, the official plan document will rule.