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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 work and home.

choices

## Time to review your *Choices* benefits!

**October 1 – October 31, 2014**

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

Annual benefits enrollment starts October 1 and ends October 31.

Any changes you make take effect January 1, 2015.

During annual benefits enrollment, you can make changes to your benefits that you can't make at any other time of the year. It's your opportunity to review and update your benefits and make sure they will meet your needs for the upcoming 2015 plan year.

You should receive your *Choices* annual benefits enrollment packet in the mail in late September.

### **Benefit Costs and Changes for 2015**

Your enrollment packet will contain a Quick Start Summary, which will highlight any benefit changes, and your Personalized Enrollment Worksheet, which will show the monthly costs for benefits for the new plan year.

### **A New Look and Feel for Online Enrollment**

The online enrollment system at [mylacountybenefits.com](http://mylacountybenefits.com) has been redesigned to make it easier and more user-friendly. See page 2 for details.

### **What's New with Spending Accounts**

If you have a Health Care Spending Account, you can now carry over up to \$500 to the next year. See page 3 for details.

### **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, medical coverage protection (long-term disability health), and accidental death & dismemberment insurance.
- Waive or decline medical coverage, if you have other coverage (you must choose to waive and provide information on your other coverage each year). See back page for more details.
- Enroll or re-enroll in the Health Care and/or Dependent Care Spending Accounts.
- Add or drop coverage for family members.

# A new look for online enrollment

The online enrollment system at **mylacountybenefits.com** has been redesigned with a new look and more features so it's easier than ever to use. You still have access to all your benefits information in one place — 24 hours a day, 7 days a week.

Key steps and items you need to consider during your enrollment are displayed here.

Your dashboard shows the *Choices* monthly benefit allowance and lets you track the cost of your benefits as you make your selections.

This dashboard shows the documents/information required to complete your life event or enrollment.

For example, it will show that you need to provide a birth certificate and Social Security number when you add a child.

This new tool also allows you to upload these documents directly from the dashboard.

Select each benefit to view your premium cost and select a plan or coverage.

Need help getting started? Watch this step-by-step guide to help you enroll in your *Choices* benefits.

## Dependent Eligibility Reminder!

You **MUST** drop coverage for your ex-spouse or domestic partner when he or she loses eligibility. 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 must remove him or her from your *Choices* benefits, including medical.

# See what's new with Spending Accounts

## Health Care Spending Account: Carry Over up to \$500 each year

Each year, you may contribute up to \$2,400 per year on a before-tax basis into a Health Care Spending Account (HCSA) to pay for certain eligible expenses.

In the past, you lost any money left in your account at the end of the year. This is called the “use it or lose it” rule.

The IRS has issued a new \$500 carryover rule for unused funds in an HCSA. Changes in the law now allow you to carry over up to \$500 of your unused HCSA funds to the next year. The County implemented this change in 2014 for unused HCSA funds in 2013.

So, if you're enrolled in the HCSA in 2014 and you didn't claim all of the monies you contributed for 2014, you can carry over up to \$500 to 2015. You can claim the money at any time during the 2015 plan year for 2015 expenses.

This new rule doesn't affect your annual maximum contribution. You can still contribute up to the full \$2,400 a year to your HCSA. Any money that carries over will be added to your contribution amount.

Check out the new interactive online “eMagazine” or your enrollment materials to learn more about this important change and how you can save money by using an HCSA.

## Introducing Our New Online Benefits ‘eMagazine’

Visit [mylacountybenefits.com](http://mylacountybenefits.com) and click on the eMagazine link on the homepage to discover this new tool.

It features links to downloadable claim forms and a calculator that estimates your tax savings when you put money into a Spending Account.

Watch for more information in your annual benefits enrollment packet.



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\* Provider data as of July, 2014 and is subject to change. For a complete list, visit [Cigna.com](http://Cigna.com).

\*\* Program data as of July, 2014 and is subject to change.

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

Get the dental coverage you and your family need. Choose SafeGuard Health Plans, Inc., a MetLife company, for lower out-of-pocket costs,<sup>1</sup> a broad network of participating dentists, hassle-free benefits and a commitment to your oral health.  
[www.safeguard.net](http://www.safeguard.net)

# 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. SafeGuard Health Plans, Inc., Aliso Viejo, CA 92656. ©2012 MetLife, Inc.  
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## KAISER PERMANENTE MEMBERS

Earn a \$50 reward when you complete these activities by December 31, 2014.

- Complete a health assessment
- Be current on health screenings
- Take a weight management program

Get program details at:

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



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## The County of Los Angeles

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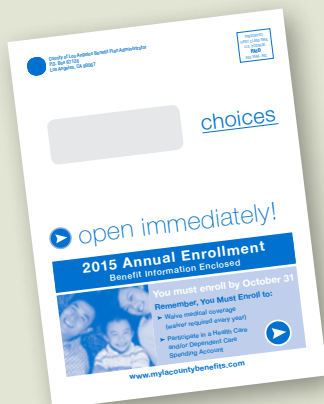
### Contact Information Up to Date?

It's 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** — choose the Employee Self Service option — or, by contacting your Departmental Personnel Office.



## More to come

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



If you do not receive your benefits enrollment packet by October 9, 2014, log on to **mylacountybenefits.com** to download the enrollment materials, or call the Benefits Hotline at 213-388-9982 to request a packet.

### Are You Currently Waiving Coverage? If So, You Must Take Action!

#### Waiving Medical Coverage

To waive medical coverage, you must choose to waive and provide information on your coverage each year during annual benefits enrollment. There are no exceptions.

You may waive medical coverage and receive the *Choices* waiver allowance of \$244 if you are covered through your spouse's plan, another employer's group plan, or Medicare, and your other plan offers coverage similar to *Choices*.\*

If you do not submit a new or updated waiver, or if your waiver is not approved, you will be automatically enrolled in Kaiser for 2015, with the following exceptions:

- 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.
- Local 1014 members will be automatically enrolled in the Fire Fighters Local 1014 Medical Plan.

Anyone defaulted to a medical plan will not be able to waive again until 2016.

#### Declining Medical Coverage

During this annual benefits enrollment, you may decline coverage for 2015 under *Choices* if you buy an individual policy or insurance through the state, federal, or private health insurance marketplaces.

If you decline coverage, you WILL NOT receive the \$244 *Choices* waiver allowance.

\* If you waived *Choices* coverage in 2014 because you are currently enrolled in an individual health insurance or marketplace plan, and you continue that coverage in 2015, you will receive the *Choices* waiver allowance if you choose to waive coverage in 2015.

