

# choices



## quick start summary 2015 annual benefits enrollment

Welcome to annual benefits enrollment for your County of Los Angeles *Choices* benefits program. This year, annual benefits enrollment is October 1 through October 31, with your benefit elections taking effect January 1, 2015.

### What's Changing for 2015

#### Premium Rates

County employees will see an increase in their monthly benefit allowance to help offset monthly premium rate increases.

Premium rates will increase for all medical plans except for a small decrease in Kaiser rates. Delta Dental PPO and DeltaCare HMO rates will decrease slightly and MetLife (SafeGuard) rates will remain unchanged. There will be no change in Life Insurance, LTD Health Insurance, or Accidental Death and Dismemberment insurance premium rates.

You can find the premium rates for the new plan year on your Personalized Enrollment Worksheet.

#### Chiropractic Care for Kaiser

Kaiser will offer chiropractic care. See the *Choices* Medical and Dental Plans Comparison Chart for details.

#### LTD Health for CAPE/Blue Shield

LTD health insurance is now available to CAPE/Blue Shield enrollees. See page 5 of the Enrollment Highlights Guide for eligibility rules.

#### Mental Health for CAPE/Blue Shield

Lite and Classic medical plans have improved in-network mental health coverage. See the *Choices* Medical and Dental Plans Comparison Chart for details.

#### Redesigned Enrollment System

The new enrollment system, available at [mylacountybenefits.com](http://mylacountybenefits.com), has been redesigned with a new look, more features, and has everything you need to enroll.

#### \$500 HCSA Carryover Rule

If you're enrolled in the HCSA and you don't claim all the monies you contributed for the plan year, you can carry over up to \$500 of your remaining balance to the next plan year.

### Important Points to Consider

#### Waiving Medical Coverage

- To waive medical coverage for 2015, 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 \$244 *Choices* waiver allowance 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 waiver, or if your waiver is not approved, you will be automatically enrolled in a medical plan for 2015 and won't 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 as of January 1, 2014, because you were 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.

#### Coverage for Eligible Family Members

Scenario	Required Action
Switching medical plans	Provide Social Security numbers (SSN) for all eligible family members.
Adding eligible family members	Provide SSNs and required documents (birth/adoption/marriage certificate, etc.) within 10 calendar days from enrollment. Your children must be under age 26.
Family member is not eligible for coverage	You must drop coverage for an individual who is no longer eligible (such as when you divorce or end a domestic partnership).

#### Health Care and Dependent Care Spending Accounts

You must enroll during annual benefits enrollment if you want to participate in these accounts in 2015.

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

Check your Personalized Enrollment Worksheet to see if you are eligible to enroll in 100% LTD health insurance. See page 5 of the Enrollment Highlights Guide for eligibility rules.

# easy as 1...2...3 (and 4)

## 1. Decide if you want to enroll or make changes

- Review your enrollment materials and your Personalized Enrollment Worksheet, and use the information and tools available at [mylacountybenefits.com](http://mylacountybenefits.com).
- Annual benefits enrollment is your chance to enroll in or change medical and dental plans as well as optional benefits, such as life, medical coverage protection (long-term disability health insurance), and accidental death and dismemberment insurance.
- You must take action (enroll) every year to:
  - Waive/decline medical coverage.
  - Participate in a Health Care and/or Dependent Care Spending Account.
- If you make no changes, all current benefits will continue at 2015 premium rates **except** Health Care or Dependent Care Spending Accounts and waiving/declining medical coverage.

## 2. Get ready to enroll

- See if the Social Security number (SSN) requirement applies to you:
  - If you stay in the same medical plan, **SSNs are required** for eligible family members you add to coverage.
  - If you change to a new medical plan, **SSNs are required** for all family members to be covered.
- Gather birth certificates and/or marriage certificate for family members you add to coverage.
- Visit [mylacountybenefits.com](http://mylacountybenefits.com) to find helpful tools such as benefits and enrollment tutorials and Spending Account calculators.

## 3. Enroll October 1 through October 31, 2014



### Online - [mylacountybenefits.com](http://mylacountybenefits.com)

- Log in using your employee number and PIN (see your Personalized Enrollment Worksheet for your PIN).
- Follow the Enrollment Steps.
- Click the yellow confirmation button.
- Print your confirmation statement before logging off. If you can't print, write down your confirmation number shown on the "Thank You" page.

### By phone - 888-822-0487

- Follow the recorded instructions.
- Don't hang up until you hear "Your benefit elections have been confirmed and recorded," and have written down your confirmation number.
- If you don't receive a confirmation statement in the mail within seven days from the date you enroll, call the Benefits Hotline at 213-388-9982.

Provide all required documentation to the County Benefit Plan Administrator within 10 days from the date you enroll to guarantee coverage. If you are adding a dependent, please write your name, employee number, and your dependent's SSN on each document or certificate. You may submit your documents (or scanned files for upload or email) by:

- Computer upload: Use the "Upload" link in the "Documentation Required" section of your Personal Homepage
- Email: Attach scanned documents to email and send to [documents@mylacountybenefits.com](mailto:documents@mylacountybenefits.com)
- Fax: 310-788-8775
- Mail: Plan Administrator, P.O. Box 67128, Los Angeles, CA 90067

## 4. Other important information

- Review your 2015 benefits confirmation statement to ensure accuracy.
- You may not change your benefits after October 31, 2014, until the next annual benefits enrollment period. **Note:** Mid-year coverage changes are allowed only for a qualified change in family status (e.g., marriage, divorce, birth, or adoption) or work situation that affects your benefits.
- **You MUST remove an ex-spouse, ex-domestic partner, and any other ineligible family members from your medical and dental coverage.** See the *Choices Enrollment Highlights Guide* for more information.
- 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 of employment.
- If you have questions, call the Benefits Hotline between 8 a.m. and 4 p.m. (5 p.m. during annual benefits enrollment) at 213-388-9982.