

flex

2015 enrollment highlights guide

Your Benefits

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enroll online:
mylacountybenefits.com

enroll by phone:
888-822-0487

questions?

Benefits Hotline representatives are available
Monday through Friday,
8 a.m. to 4 p.m. 213-388-9982

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 and disability insurance, accidental death and dismemberment, and medical coverage protection (long-term disability health insurance), to help you enrich your life while protecting your future and your loved ones.

Are You Currently Participating in a Spending Account? If So, You Must Take Action!

Each year, you must enroll or re-enroll in the Health Care or Dependent Care Spending Account. You can contribute up to \$2,400 to the Health Care Spending Account (HCSA), and up to \$4,800 to the Dependent Care Spending Account (DCSA).

The IRS has issued a new rule allowing you to carry over up to \$500 in unused HCSA funds to the next year. See page 7 for more information.

Be sure to check out the new interactive Spending Account eMagazine, available at mylacountybenefits.com.

Tobacco User Fee

Tobacco users enrolled in a medical plan under *Flex* 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.

FLEX 2015 BENEFITS AT A GLANCE

Medical
<ul style="list-style-type: none"> • Kaiser Permanente HMO • Anthem Blue Cross CaliforniaCare HMO • Anthem Blue Cross PLUS POS • Anthem Blue Cross Prudent Buyer PPO • Anthem Blue Cross Catastrophic Plan
Dental
<ul style="list-style-type: none"> • MetLife (SafeGuard) HMO-style Plan • DeltaCare HMO-style Plan • Delta Dental PPO-style Plan
Accidental Death and Dismemberment (AD&D) Insurance
Medical Coverage Protection (Long-Term Disability Health Insurance)
Spending Accounts
<ul style="list-style-type: none"> • Health Care Spending Account • Dependent Care Spending Account
Life Insurance
<ul style="list-style-type: none"> • Basic Term Life Insurance
Optional Life Insurance*
<ul style="list-style-type: none"> • Optional Group Variable Universal Life (GVUL) Insurance • Optional Dependent Term Life
<small>* 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.</small>

Choose Carefully – Your Elections Are Final

After the enrollment deadline, you will not be able to make any changes until next year’s annual benefits enrollment. The only exception is if you have a qualifying life event, such as a change in family or work situation, which may make you eligible to change your elections. Some examples include birth or adoption of a child, marriage, or divorce.

You must complete a life event enrollment and submit supporting documents to the Plan Administrator within 90 days of the qualifying life event. See page 10 of the *Flex* Summary Plan Description (SPD), available at mylacountybenefits.com, for details.

dependent eligibility

Your dependents may be eligible for *Flex* medical and dental plans.* Eligible dependents include:

- Your spouse or domestic partner
- Your children, which includes children born to you, 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
 - Age 26 and older if your child became disabled before their 26th birthday (must be approved by your medical plan)

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

* The dependent group term life, accidental death and dismemberment plans, and Spending Accounts have different dependent eligibility requirements. See your *Flex* SPD for details.

medical plans

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

For more details, review the Medical and Dental Plans Comparison Chart you received with this guide or the *Flex* SPD, which is online at mylacountybenefits.com.

To Find A Network Medical Provider:

Kaiser Permanente HMO

- Go to www.my.kp.org/ca/countyofla
- Select “Go!” under “Find a Doctor”

Anthem Blue Cross

- Go to www.anthem.com/ca/countyoflosangeles
- Select “Find a Doctor”

dental plans

Your *Flex* program offers two HMO-style dental plans:

- MetLife (SafeGuard)
- DeltaCare

You also have a PPO-style dental plan:

- Delta Dental

When you enroll in one of the **HMO-style dental plans**, you choose a dental office, which becomes your “primary care office,” and you must go to this office for all of your dental care.

The **PPO-style dental plan** offers two different 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’ve met a deductible.

When you enroll in a PPO-style 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 *Flex* SPD, which is online at **mylacountybenefits.com**.

To Find A Network Dentist:

MetLife (SafeGuard)

- Go to www.safeguard.net
- Select “Find a Dentist” and follow the instructions

DeltaCare and Delta Dental

- Go to www.deltadentalins.com
- Select “Find a Dentist” and follow the instructions



prescription drug benefits



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

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.

Save Money with Generic Drugs

You’ll 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’re prescribed a brand-name drug, ask your health care provider if a generic version is available.

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.

additional protection

Sometimes, the unexpected happens and it affects not just your own life but also the lives of those you care about. Your *Flex* program offers life insurance, AD&D insurance, and LTD health insurance to protect you and your family.

Life Insurance

The County gives you basic life insurance at no cost to you.

- Safety Members of Retirement Plan A, B, C, or General Members of Retirement Plan A, B, C, D, or G of the Los Angeles County Employees Retirement Association (LACERA): You are insured for \$2,000.
- Members of Retirement Plan E: You are insured for \$10,000.

You may buy optional group variable universal life (GVUL) insurance at low monthly group rates for yourself and for your spouse/domestic partner and dependent children. See the *Flex* SPD, at mylacountybenefits.com, for more information.

Optional Group Variable Universal Life (GVUL) Insurance

As an eligible *Flex* participant, you can buy GVUL insurance for yourself. You

can purchase coverage of one-half to eight times your annual salary. You pay the cost of coverage 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 Personalized Enrollment Worksheet for AD&D coverage amounts and monthly costs.

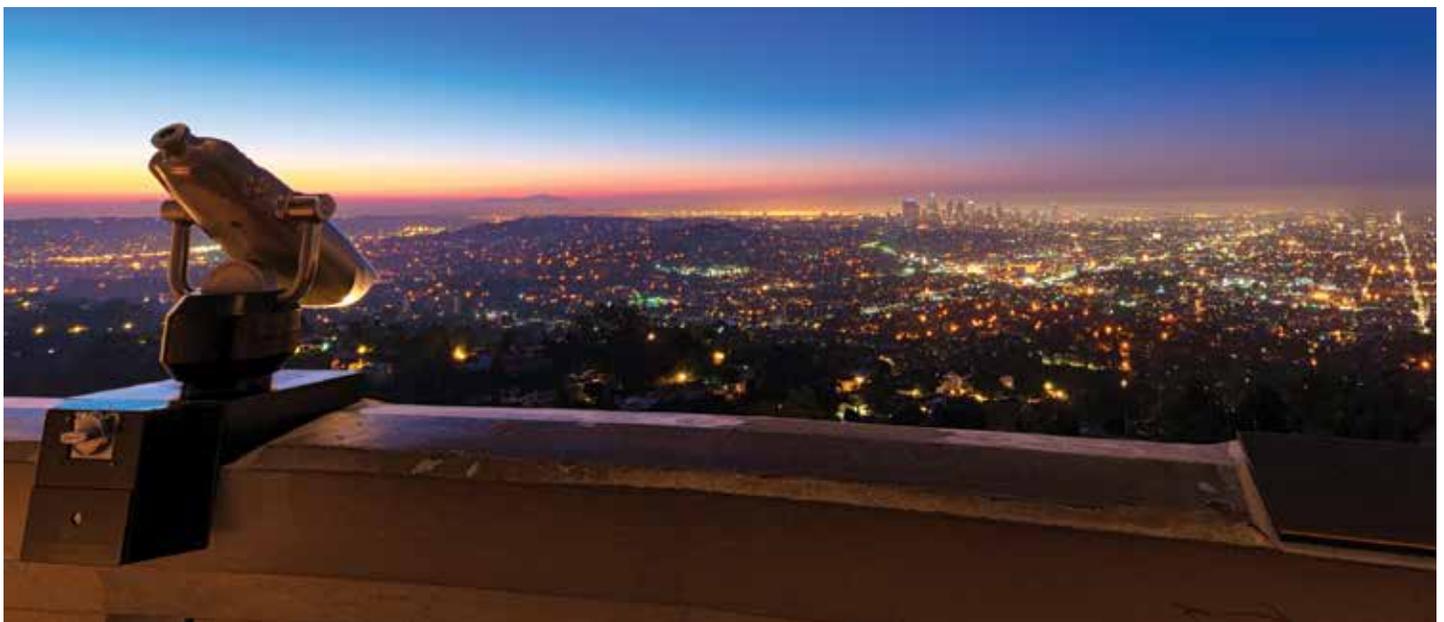
If you have AD&D coverage under *Flex*, you may also buy coverage for your eligible spouse/domestic partner and dependent children. See the *Flex* SPD, at mylacountybenefits.com, for more information.

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

This plan will help you continue your medical insurance coverage if you are eligible for long-term disability.

If you are participating in the *Flex* program and become disabled after January 1, 2007, you'll be covered by LTD health insurance at no cost to you, provided you meet the eligibility requirements. LTD health insurance pays 75% of your monthly medical premium and you pay the remaining 25%. If you're eligible for LTD health insurance, you can elect to buy additional coverage at a cost of \$3.00 per month. The additional coverage pays 100% of your medical plan premium while you receive LTD benefits.

If you do not elect (or you cancel) the optional 100% LTD health insurance coverage for a plan year, you cannot elect this coverage for the next plan year. You must wait two calendar years before you again have the option to elect this coverage. See the *Flex* SPD, at mylacountybenefits.com, for more information.



spending accounts

Spending Accounts offer a great way to save money on eligible health care and dependent care expenses. You never pay federal or state income taxes on the money you contribute. That means you could save between 10% and 30% on every dollar you spend on health care or dependent care, depending on your tax bracket. However, you should carefully estimate the amount of expenses that you will be able to pay from these accounts to determine how much you want to contribute. If there's money left in your Dependent Care Spending Account at year end, you won't get it back (IRS requirements). This is sometimes referred to as the "Use it or Lose it Rule." With a Health Care Spending Account, you can carry over up to \$500 in unused funds to spend in the following year. See the next page for details.

That's why it's important to take a little time to plan, and don't put more in your account than you estimate you will spend for the year. *Flex* offers two types of Spending Accounts:

Tutorial and Calculators Available Online!

The online tutorial and calculators are easy ways to learn how to use Spending Accounts and plan your contribution amount. To access the online tutorials, log on to mylacountybenefits.com and select "Online Tutorials" from the "my tools" drop down menu at the top of the page.

Enroll in Either or Both	
Health Care Spending Account	Dependent Care Spending Account
<p>Pay for eligible health care expenses with pre-tax dollars, including but not limited to:</p> <ul style="list-style-type: none"> • Medical plan copays • Deductibles • Prescription drugs • Eyeglasses, contacts, laser eye surgery • Out-of-pocket dental expenses • Hearing aids and tests • Chiropractic care • Nicotine patches and nicotine gum prescribed by a doctor • Plus many more expenses <p>Some expenses (such as insurance premiums) are not eligible for reimbursement.</p>	<p>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:</p> <ul style="list-style-type: none"> • The cost of properly licensed day care centers, summer day camp • Nursery school • Preschool • Child and adult day care provided at your home <p>Dependent Care expenses must be used for the care of a:</p> <ul style="list-style-type: none"> • Child under the age of 13 • Mentally or physically disabled child of any age, or • Legally dependent adult who spends a minimum of eight hours each day in your home and is unable to care for himself/herself
When you enroll, you decide how much to contribute to each account	
You can contribute a maximum of \$200 a month	You can contribute a maximum of \$400 a month
Expenses for both types of Spending Accounts must be incurred by December 31, 2015, and submitted for reimbursement by June 30, 2016. See the Spending Account section of the <i>Flex</i> SPD, at mylacountybenefits.com , for more information about eligibility and what other types of expenses you can pay with tax-free dollars through a Spending Account.	

Make Your Dependent Care Spending Account Even More Valuable

If you have eligible dependents and enroll in the Dependent Care Spending Account, the County will make a nontaxable monthly contribution based on your annual pay. You don't need to contribute, but you must enroll to be eligible for the County contribution. See the chart at the right to find out how much the County will contribute in 2015.

YOUR ANNUAL BASE PAY	COUNTY'S MONTHLY CONTRIBUTION (Subject to Annual Cap on Contribution)
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

Total contributions, yours and the County's, to a Dependent Care Spending Account cannot exceed \$4,800 a year if married and filing jointly, or \$2,500 if married and filing separately (IRS limits).

Important Note: The County caps total annual County contributions. If the cap is reached for 2015, 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 *Flex* SPD, at mylacountybenefits.com, for more information.



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

Recently, the IRS modified the “use it or lose it” rule governing the Health Care Spending Account (HCSA). This change lets you carry over up to \$500 in unused funds to spend in the next year. You will lose any remaining balance above \$500.

The amount you carry over to the next year will not affect your annual maximum

contribution. You can still contribute up to the full \$2,400 each year. Any money you carry over will be added to your contribution amount. Please note that the carryover rule does not apply to the Dependent Care Spending Account (DCSA).

To learn more, check out the Spending Accounts “eMagazine” (see below for more information).

Health Care Reform and You

Last year, we introduced you to the new Health Insurance Marketplace. The open enrollment period for the marketplace will begin in late 2014. You may see advertisements promoting the marketplace plans.

As part of Health Care Reform, the marketplace was designed to provide affordable health insurance for qualified individuals and families, with the help of federal subsidies.

Because you are eligible for *Flex* medical coverage, you likely won’t qualify for the federal subsidies in the marketplace. That’s because your *Flex* medical coverage meets or exceeds the affordability standards required by the Affordable Care Act.

New Spending Account eMagazine

The County of Los Angeles is excited to introduce the Spending Account eMagazine — a new online magazine. It’s stocked with many interactive features to help you get the most out of the Health Care and Dependent Care Spending Accounts. Here are a few examples:



Interactive — clickable
The eMagazine features pop-up buttons and rollovers to help you access more in-depth information. Be sure to look for these links within each page.



Voice-over audio
The voice-over feature guides you through the eMagazine, giving you a brief overview of the contents on each page. Just click on the audio button at the bottom of each page to activate the voice-over.



Downloadable PDF forms
No more searching for claim forms. Everything you need is available in the eMagazine. You can download the PDFs and print them at your convenience.



Savings calculator
You can link to an online calculator that estimates your tax savings when you use a Spending Account. Plus, there are built-in worksheets to help you add up your yearly expenses.



Visit mylacountybenefits.com and click on the eMagazine link on the homepage to discover this new tool.



CONTACT INFORMATION

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

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.

This Highlights Guide is not an official *Flex* 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.