

# choices



## quick start summary 2020 annual benefits enrollment

Annual benefits enrollment is October 1 through October 31. Benefits elections take effect January 1, 2020.

### Important changes to your 2020 benefits

#### Premium Rates



Effective November 1, 2019, the monthly benefits allowance will increase. This increase will remain for the entire 2020 Plan Year.

There will be an increase in the monthly premium rates for the medical plans and the Delta Dental PPO plan. There will be a decrease in the monthly premium rates for Optional Group Term Life insurance. You can find the premium rates for the new Plan Year on the Personalized Enrollment Worksheet you received with this summary.

#### Taxable Cash-back Limit



You are given a monthly allowance to “spend” on benefits. When you do not spend all of it, the unused amount (taxable cash-back) is added to your monthly pay as income. The County and the Coalition of County Unions (CCU) regularly review your benefits plan to make sure it follows the U.S. Department of Labor guidelines. To meet these guidelines, starting in the 2020 Plan Year, there will be a monthly taxable cash-back limit of \$325. You won't receive any unused benefits allowance above this limit.

#### CAPE Eligibility



Starting in 2020, you must be a dues-paying member of a union affiliated with the CCU to enroll or continue your enrollment in a CAPE medical plan. The following are the unions affiliated with the CCU:

AFSCME (all local unions)	IAFF Local 1014
ALADS	IUOE Local 501
Assoc. of Public Defender Inv.	LACOLA
Building Trades	PPOA
CAPE	Teamsters 911
CA Federation of Interpreters	UAPD
CIR	

If you are currently enrolled in a CAPE medical plan and you were not a member of your union as of August 1, 2019, **you cannot continue your CAPE enrollment in 2020.** You MUST select a medical plan shown on page 2 of your Personalized Enrollment Worksheet or **you will default into another medical plan.**

If you become a dues-paying member of a union affiliated with the CCU after August 1, 2019, you may enroll in a CAPE medical plan during the next annual enrollment for 2021 benefits.

#### Select Network HMO



Last year, the County and CCU introduced the Cigna Southern California Select Network HMO, which offers lower premiums than the Cigna Network HMO, and has the same plan design. However, there is a smaller network of doctors, specialists, and facilities. You must get all your care from providers in your chosen network.

Check your Personalized Enrollment Worksheet to see if you can enroll in this plan for 2020.

#### If You Do Not Participate During Annual Benefits Enrollment...

Your current benefits will continue at the new 2020 premium rates, provided you remain eligible, **except** for Health Care and Dependent Care Spending Accounts and waiving/declining medical coverage (if enrolled in CAPE, see “CAPE Eligibility” to the left). If you do not elect to waive/decline and submit new or updated information, or if your form is not approved, you will be automatically enrolled in a medical plan for 2020; you will not be able to waive or decline again until 2021.

After October 31, 2019, you may not change your benefits unless you experience a qualified change in status (life event) or until the next annual benefits enrollment period.

#### Waiving or Declining Medical Coverage

If you have other qualified medical coverage, you may choose to waive or decline *Choices* medical coverage. You MUST provide proof of other medical coverage each year during annual benefits enrollment. See page 3 of the *Enrollment Highlights Guide*.

#### Qualified Life Events in October, November, and December

You can make changes outside annual benefits enrollment only if you have a life event, such as marriage, divorce, or birth. You have **90 days** from the date of the event to complete your enrollment at [mylacountybenefits.com](http://mylacountybenefits.com) and submit required documents.

If you make a life event change between October 1 and December 31, you must complete two enrollments: One for your 2019 benefits, and another for 2020. That's because life event changes you make in the last three months of the year do not roll over to the next year.

**Important:** When you complete your 2019 life event enrollment and reach the “Thank You” page, you must click the yellow “Continue” button to complete your 2020 enrollment.

# enroll October 1 through October 31, 2019

## How to Enroll or Make Changes

Use your computer, smartphone, or tablet!



- 1. Review** your enrollment materials and Personalized Enrollment Worksheet, then consider the benefit changes you want to make for 2020.
- 2. Open** a web browser on your computer or mobile device and enter **mylacountybenefits.com**.
- 3. Log on** using your employee number and PIN. (See your Personalized Enrollment Worksheet for your PIN.)
- 4. Click** on the “Enroll or Make Changes” button to access your Enrollment Homepage and Annual Enrollment link to start your enrollment.
- 5. Select** your benefits and determine if you need to add or drop dependents from coverage. See below for more information on submitting any required documentation.
- 6. Click** the yellow confirmation button. Don’t forget to print or save your confirmation statement before logging off. If using a smartphone or tablet, write down or take a photo of your confirmation number shown on the “Thank You” page.

### Submitting Required Documentation



Provide all required documentation to the County Benefits Plan Administrator within **10 calendar days** from the date you enroll to guarantee coverage.

If you add a dependent, write your name, employee number, and your dependent’s Social Security number (SSN) on each document or certificate. Submit your documents by:

- **Document upload:** Use the “Upload” link in the “Documentation Required” section of your Enrollment Homepage
- **Email:** Attach scanned documents to an email and send to **documents@mylacountybenefits.com**
- **Fax:** 310-788-8775
- **Mail:** County of Los Angeles Benefits Plan Administrator, P.O. Box 5102, Cherry Hill, NJ 08034

### Important Enrollment Reminders

#### IF YOU...

#### THEN YOU MUST...

Switch medical plans

Provide SSNs for all eligible family members.

Add eligible family members

Provide SSNs and required documents (e.g., certificates for birth, adoption, marriage). See page 2 of the *Enrollment Highlights Guide*.

Have dependents no longer eligible for coverage

Remove them from your medical and dental coverage, including an ex-spouse/domestic partner and any other ineligible family members.

If you do not submit the required documents by the deadline, your dependents will not have coverage for 2020.

### Unable To Enroll Online?

You may enroll by phone. Call **888-822-0487** and follow the recorded instructions. Do not hang up until you hear “Your benefit elections have been confirmed and recorded,” and have written down your confirmation number.

Review the confirmation statement you will receive by mail. If you do not receive your confirmation statement within seven days from the date you enroll, call the Benefits Hotline at **213-388-9982**.

*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 summary is not an official Choices Summary Plan Description (SPD) or an official plan document. If you need a copy of an official plan document, contact the Plan’s customer service department directly. Contact information can be found on the back page of the Medical and Dental Plans Comparison Chart you received with this summary. If there is a difference between what you read in this summary and what you read in an official plan document, the official plan document will rule.*