### we are the county of

# los angeles

# options

# Important changes to your 2020 benefits

#### **New Taxable Cash Cap**

You are given a monthly allowance to "spend" on benefits. When you do not spend all of it, the unused amount (taxable cash) is added to your monthly pay as income. The County and your Union 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 cap of \$325.

EXAMPLE OF	TAXABLE CA	ASH UNDER C	<b>AP</b>
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Monthly benefits allowance		\$1,801.04
Monthly cost of ben	efits	- \$1,551.83
Taxable cash receive	ed	\$249.21
-		

Because your unused benefits allowance is less than the \$325 taxable cash cap, \$249.21 will be added to your monthly pay.

#### **EXAMPLE OF TAXABLE CASH OVER CAP<sup>1</sup>**

Monthly benefits allowance	\$1,801.04	
Monthly cost of benefits	- \$1,377.82	
Unused benefits allowance	\$423.22	
Amount exceeding taxable cash cap	-\$98.22	
Taxable cash received	\$325.00	
Because your unused benefits allowance is more than the $325$ taxable cash cap, only $325$ will be added to your		

\$325 taxable cash cap, only \$325 will be added to your monthly pay. To make the most of your monthly benefits allowance, you may consider enrolling in or increasing other benefits such as optional life insurance or spending accounts.

<sup>1</sup> The figures in this table are for example purposes only.

### New Medical Plan: UnitedHealthcare Harmony HMO

The County will offer a new medical plan for 2020: The UnitedHealthcare (UHC) Harmony HMO. It has a smaller network of doctors, specialists, and facilities than the UnitedHealthcare HMO. You will pay lower premiums, have no deductibles, and pay the same copay amounts as the UHC HMO plan — but you will have access to fewer providers. UHC Harmony HMO follows a bestpractice model that delivers quality care at a lower cost. When you enroll, you will choose a provider based on where you live or work:

- AppleCare Medical Group, HealthCare Partners, Physicians Associates IPA (LA County)
- HealthCare Partners, Monarch HealthCare (Orange County)
- Empire Physicians Medical Group Inc., PrimeCare, Valley Physicians Network (Riverside County)
- PrimeCare (San Bernardino County)

Similar to the UHC HMO, you must get all care from providers in your chosen network, except for urgent care and emergencies. Before you enroll, make sure the network you select includes your preferred providers and facilities.

#### **New Kaiser Vision and Hearing Aid Benefits**

- You now have a \$150 allowance to spend on eyeglass frames with prescription lenses every 24 months — or contact lenses in lieu of eyeglasses every 12 months — at a Kaiser Vision Essential optical center. One pair of regular eyeglass lenses will be covered at no cost every 12 months.
- You now have a \$5,000 benefit allowance to spend on a hearing device from Kaiser or another vendor (one device per hearing-impaired ear every 36 months).

# Stay on track for 2020

### Life Event Changes During October, November, or December

If you have a qualifying life event like marriage, divorce, or birth, you must change your current benefits and submit required documents within 90 days from the date of the event.

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

**Example:** Marcia has a baby on October 20, 2019, and wants to add the baby to her current County benefits. She'll have 90 days to complete two life event enrollments and submit required documents:

- 1. Marcia logs on to **mylacountybenefits.com**, clicks on the "Enroll or Make Changes" button, then clicks the "Life Event" link. She follows the instructions to enroll her baby in benefits for the rest of 2019.
- 2. When Marcia completes her 2019 life event enrollment, she reaches the "Thank You" page and clicks the yellow "Continue" button to enroll her baby in 2020 benefits, which once approved would become effective January 1, 2020.
- 3. When she's done, Marcia reviews her confirmation statements to make sure her baby is added for both the 2019 and 2020 Plan Years.

If you have questions, call the Benefits Hotline, 213-388-9982.



### Itemized Receipts: The Key to Spending Account Reimbursement

If you enroll in a Health Care or Dependent Care Spending Account, you must submit itemized receipts to be reimbursed by WageWorks. Health care receipts must show:

1. Patient's name	3. Date of service	5. Out-of-pocket cost
2. Provider's name	4. Type of service	

If you only submit a credit card receipt with your claim, your claim will be pending until you submit an itemized receipt from your provider.

# Get ready

### October 1 – October 31, 2019 mylacountybenefits.com

Annual benefits enrollment is your one time a year to:



Enroll in or change plans.

- 🗴 🖌 Medical
  - Dental
    - ✓ Optional insurance: long-term disability health, life, and accidental death & dismemberment



Add or drop coverage for family members. You must remove ineligible family members from your coverage. See page 3.

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Waive or decline medical coverage if you have other coverage. If you choose to waive or decline, you must provide proof of coverage each year. See the bottom of this page.



**Enroll or re-enroll** in Health Care and Dependent Care Spending Accounts.

#### **Don't Miss the Deadline**

After October 31, you won't be able to enroll or make changes until the next annual benefits enrollment unless you have a qualifying life event. Your current benefit elections will continue (new 2020 premium rates will apply), *except* for spending accounts and waiving/ declining medical coverage.

### Are You Currently Waiving or Declining Medical Coverage?

You must provide information on your other medical coverage each year during annual benefits enrollment. If you do not 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 the next annual benefits enrollment.

More information will be available in your annual benefits enrollment packet.

# Eligibility reminders

### **Eligible Family Members**

Eligible family members you may add to your Options medical and dental plans<sup>1</sup> include:

- · Your spouse or domestic partner
- Your children, children legally adopted by you, children awaiting finalization of adoption by you, stepchildren, children for 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 the limiting age and is approved by your health plan (check with your health plan to determine the limiting age)
  - Under age 18 for legal guardianship

### **Loss of Eligibility**

You MUST remove an ex-spouse, ex-domestic partner, and any other ineligible family members from your medical and dental coverage. Such situations include divorce or the end of a domestic partnership.

Even if your divorce decree requires you to maintain health care coverage for your ex-spouse, you may not keep your ex-spouse enrolled in your *Options* benefits.

### Social Security Numbers Required

All medical plans are required to gather Social Security numbers (SSNs) to comply with federal reporting requirements. If you enroll in a new medical plan, or change plans, you must provide the SSN of each family member you enroll.

If you do not provide SSNs and any other required documentation within 10 calendar days from the date you enroll, your family member will not have coverage in 2020.

The dependent term life, accidental death and dismemberment plans, and spending accounts have different dependent eligibility requirements. See your Options Summary Plan Description (SPD) on **mylacountybenefits.com** for details.





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

Get the dental coverage you and your family need. Choose the Dental HMO/Managed Care plan for lower out-of-pocket costs,<sup>1</sup> a broad network of participating dentists and a commitment to your oral health.

www.metlife.com/safeguard

Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often members wish the dents and the cost of services rendered. Dental Managed Care Plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation, In NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc., a California corporation, in CA; SafeGuard Health Plans, Inc., a Prida corporation, In FL SafeGuard Health Plans, Inc., a California corporation, and Metropolitan Life Insurance Company, a New York corporation, In NJ. The Dhenti Health Plans, Inc., a A Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, In NJ. The Dhenti Health Plans, Inc., a California corporation, and Metropolitan Life Insurance Company, a New York corporation, In NJ. The Dhenti HMO/Olangged Care companies are part of the MetLife family of companies. If the enrolles, including but not limited 1: "Specialized Health Care Sarvice Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 635 of the Florida statutus In Florida; "Single Service Health Maintenance Organizations, rin Texas; and "Dental Plan Organizations" as described in the Pantel Plano Tgranization Act in New Jersey, Like most group benefit plans, benefit plans from MetLife and its affiliates contain certain exclusions, reductions, limitations, waiting periods and therms for keeping term Inforce. Aky your MetLife representative or your benefits administrator for costs and complete details. **SafeGuard Health Plans, Inc.**, J. Irvino, CA 29214 1807 104515 LOBIBS/0720[exp0Bit][All States][DC.GU,MP.PR.VI] © 2018 MetLife Services and Solutions, LLC

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This newsletter is printed on recycled paper to support the County's commitment to the environment. You are a part of what makes the County of Los Angeles a great place to live and work — one of over 100,000 employees dedicated to serving the people of the County of Los Angeles.

Your *Options* benefits program, negotiated for you by SEIU Local 721, 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 at home.





County of Los Angeles Department of Human Resources

Employee Benefits Division 3333 Wilshire Blvd., 10<sup>th</sup> Floor Los Angeles, CA 90010



### Look inside for news about *Options* benefits!

Annual benefits enrollment is October 1 – October 31, 2019.

- Important changes for 2020 page 1
- Life events and annual benefits enrollment page 2
- The key to spending account reimbursement page 2
- Waiving and declining medical coverage page 2
- Eligibility reminders page 3



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## Enroll online

### Use your computer, tablet, or smartphone

Whether you want to enroll, make changes, or review your options, you can do it all from your smartphone or tablet. And, you don't have to call anyone to complete your enrollment. Just log on to **mylacountybenefits.com** and take control from there.

### Advantages of Enrolling Online During Annual Benefits Enrollment

- **Enroll** or make benefit changes quickly.
  - **View** your County Allowance and monthly benefits costs.
  - Access your enrollment confirmation statement immediately.
- Add Dependents' Social Security numbers.

Upload supporting documentation from the enrollmenthomepage.



Link to your health plans' websites.

### Coming late September: Your *Options* benefits enrollment packet

If you don't receive



your packet by October 11, log on to **mylacountybenefits.com** and go to "Additional Resources" to download the materials.

You can also call the Benefits Hotline at **213-388-9982** to request a packet.

### Do You Have a New Mailing Address or Phone Number?

If so, let us know so you get your enrollment packet on time. We'll also send your updated information to your medical and dental plan carriers. To update your information:

- Use a County computer visit
  mylacounty.gov > Employee
  Self Service, or
- ✓ Contact your Departmental Personnel Office.