



quick start summary 2021 annual benefits enrollment

Annual benefits enrollment is October 1 through October 31. Benefits elections take effect January 1, 2021.

2021 benefits: changes and reminders

Annual benefits enrollment is your chance to enroll in or change medical and dental plans as well as optional benefits such as life insurance, medical coverage protection long-term disability (LTD) health insurance, accidental death and dismemberment insurance, and spending accounts.

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

Your current benefits will continue at the new 2021 premium rates **except** for Health Care and Dependent Care Spending Accounts. Any current enrollment in spending accounts will not automatically roll over to the next year.

After October 31, 2020, you may not change your benefits until the next annual benefits enrollment period unless you experience a qualified life event.

Qualified Life Events in October, November, and December

You can make changes to your benefits 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** and submit required documentation.

If you make a life event change between October 1 and December 31, you must complete two enrollments: One for your 2020 benefits, and another for 2021. 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 2020 life event enrollment and reach the “Thank You” page, you must click the yellow “Continue” button to complete your 2021 enrollment.

Premium Rates



There will be an increase in all monthly medical plan premium rates in 2021. There will be a decrease in all monthly dental plan premium rates and in the MetLife Optional Group Variable Universal Life Insurance premium rates.

See your Personalized Enrollment Worksheet for all 2021 monthly premium rates.

Spending Accounts



On January 1, 2021, WageWorks, the County's spending account administrator, is changing its name to HealthEquity.

The carryover amount for the Health Care Spending Account (HCSA) will increase by \$50 to \$550.

In addition to the many medical-related expenses an HCSA can pay, you can now use the funds for:

- Over-the-counter medications without a prescription; examples include cold remedies and fever reducers
- Menstrual products such as pads, liners, and similar products

Reminder: You must enroll or re-enroll in Health Care and Dependent Care Spending Accounts each year during annual benefits enrollment.

See page 6 of the *Enrollment Highlights Guide*.

LTD Health Insurance



If you are not enrolled, you are eligible to enroll in the “buy up” 100% LTD health insurance every other year, based on the year you were hired. Check your Personalized Enrollment Worksheet to see if you're eligible this year.

See page 5 of the *Enrollment Highlights Guide*.

enroll October 1 through October 31, 2020

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 2021.
- 2. Go to mylacountybenefits.com.**
- 3. Log on** using your employee number and PIN that is on your Personalized Enrollment Worksheet.
- 4. Click** on the “Enroll or Make Changes” button to access your Enrollment Homepage, then click the Annual Enrollment link to start your enrollment.
- 5. Choose** your benefits. If you need to add or drop dependents, 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, take a screenshot of or write down your confirmation number shown on the “Thank You” page.
- 7. Click** the MetLife button on the “Thank You” page to enroll in or change your life insurance coverage. You will be directed to MetLife’s website.

Submitting Required Documentation



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

If you add a dependent, write your name, employee number, and your dependent’s Social Security number (SSN) on each document or certificate. Submit required documentation 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! Send *copies* of original documents only. Submitted documents will not be returned.

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 documentation (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, ex-stepchildren, and any other ineligible family members.

If you do not submit the required documentation by the deadline, your dependents will not have coverage for 2021.

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 Flex 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.