

options



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

Premium Rates



Effective January 1, 2021, the monthly benefits allowance will increase to help offset the monthly premium rate increases for some of the medical plans and the Delta Dental PPO plan. The monthly premium rates for the UHC Harmony HMO medical plan did not change. There will be a decrease in the monthly premium rates for the DeltaCare and MetLife Safeguard dental plans.

See your Personalized Enrollment Worksheet for 2021 monthly premium rates.

Taxable Cash Cap



The 2021 taxable cash cap will be \$244 (was \$325 in 2020).

The County gives you a monthly benefits allowance to “spend” on benefits.

If the cost of your benefits is less than your allowance, the unused amount — taxable cash — is added to your monthly paycheck. If the cost of your benefits is more than your allowance, you must pay the difference. Your cost is deducted from your paycheck before taxes are applied.

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*.

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

Your current benefits will continue at the new premium rates **except** for Health Care and Dependent Care Spending Accounts and waiving/declining medical coverage.

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

Waive or Decline Medical Coverage

You **MUST** provide proof of other medical coverage each year during annual benefits enrollment.

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 the lowest-cost medical plan you are eligible for in 2021; you will not be able to waive or decline again until 2022. See page 3 of the *Enrollment Highlights Guide*.

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.



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.

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 Options 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.