What's Inside

This comparison chart shows what you pay under the *Choices* medical and dental plans. Use this chart to compare the plans' features and services. It can help you choose the right plans during annual enrollment, or as a new hire. And, you can reference this chart throughout 2022.

Be sure to review the Enrollment Highlights Guide and other materials in your benefits enrollment packet; you'll find descriptions of your plan options, including information about premium rates and the *Choices* monthly benefits allowance.

Information about your *Choices* plans is also available at **mylacountybenefits.com**.

What You Pay Under Dental Plans

	METLIFE (SAFEGUARD) HMO	DELTACARE HMO	DELTA DENTAL PPO PLAN			ALADS/BLUE CROSS PREMIER PPO PLANS[1]	
			PREFERRED PROVIDER OPTION (PPO)	DELTA PARTICIPATING DENTIST IN-NETWORK	OUT-OF-NETWORK[2]	IN-NETWORK	OUT-OF-NETWORK[2]
Type of Plan	An HMO-style dental plan	An HMO-style dental plan	A dental plan that offers two provider networks and out-of-network benefits			An indemnity plan with PPO incentive, offering in- and out-of-network benefits	
Annual Deductible	None	None	None	$50/person $150/family	$50/person $150/family	$50/person; $150/family	
Annual Maximum Benefit	None	None	$1,500/person (all care must be from PPO network)	$1,200/person	$1,200/person	$2,000/person	
PREVENTIVE CARE							
Cleaning	No charge (two every 12 months)	No charge (two every 12 months)	No charge (two per calendar year)	20% (no deductible for first two per calendar year)	20% of R&C (no deductible for first two per calendar year)	No charge; no deductible (two in 12 months)	No charge for R&C; no deductible (two in 12 months)
Exam	No charge	No charge	No charge (two per calendar year)	20% (two per calendar year)	20% of R&C (two per calendar year)	No charge; no deductible	No charge for R&C; no deductible
Full Mouth X-Rays	No charge (one every 24 months)	No charge (one every 24 months)	No charge (one every five years)	20% (one every five years)	20% of R&C (one every five years)	No charge; no deductible (one every 36 months)	No charge for R&C; no deductible (one every 36 months)
BASIC SERVICES							
Emergency Treatment	$5 copay	$5 copay	No charge	20%	20% of R&C	Covered as regular treatment	Covered as regular treatment
Extractions	No charge (except $50 copay per bony extraction)	No charge (except $50 copay per bony extraction)	15%	20%	20% of R&C	10%	15% of R&C
Fillings	No charge	No charge	15%	20%	20% of R&C	10%	15% of R&C
General Anesthesia	$30 copay for medically necessary extractions only (first 30 minutes)	$30 copay for medically necessary extractions only	15% for oral surgery only	20% for oral surgery only	20% of R&C for oral surgery only	10%	15% of R&C
Gingivectomy	$55 copay/quadrant	$55 copay/quadrant	15%	20%	20% of R&C	40%	50% of R&C
Root Canals	$45 copay/canal	$45 copay/canal	15%	20%	20% of R&C	10%	15% of R&C
MAJOR SERVICES							
Bridges	$60 copay/unit	$60 copay/unit	50% (once every five years)	50% (once every five years)	50% of R&C (once every five years)	40% (once every five years)	50% of R&C (once every five years)
Crowns	$60 copay/crown	$60 copay/crown	15% (once every five years)	50% (once every five years)	50% of R&C (once every five years)	40% (once every five years)	50% of R&C (once every five years)
Dentures	$70 copay/ complete upper or lower denture	$70 copay/denture	50% (once every five years)	50% (once every five years)	50% of R&C (once every five years)	40% (once every five years)	50% of R&C (once every five years)
Orthodontia	$1,000 copay + $150 start-up fees	$1,150 copay + $350 start-up fees	Not covered	Not covered	Not covered	50% of R&C up to $1,750 lifetime max	
TMJ	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered

Note: The Fire Fighters Local 1014 Health Plan, and CAPE/Blue Shield Lite and Classic POS Plans offer limited dental benefits; see the medical plan chart.

[1] The medical ALADS Blue Cross CaliforniaCare HMO and Prudent Buyer PPO Premier Plans provide the dental coverage listed on this chart. The medical ALADS Basic plans offer a limited dental benefit; see the medical plan chart.

[2] Out-of-network benefits are based on "reasonable and customary" (R&C) amount. You pay your percentage of R&C, if any, plus any amount the provider charges above R&C.

Contact Information

Contact	Phone Number	Group Numbers	Website	App
BENEFIT SYSTEM				
Benefit Enrollment	888-822-0487 Fax: 310-788-8775	N/A	www.mylacountybenefits.com	N/A
COUNTY DEPARTMENT OF HUMAN RESOURCES				
Benefits Hotline	213-388-9982	N/A	http://employee.hr.lacounty.gov	N/A
MEDICAL				
Cigna	800-842-6635	3212364	www.cigna.com	myCigna
Kaiser Permanente	800-464-4000	101000-4	www.kp.org/countyofla	Kaiser Permanente
ALADS/Anthem Blue Cross	800-842-6635	Prudent Buyer PPO: 67915 CaliforniaCare HMO: 57726	www.mybenefitchoices.com/alads	N/A
CAPE/Blue Shield	800-487-3092	Classic: POSX0001 Lite: POSX0002	www.blueshieldca.com/cape	Blue Shield of California
Fire Fighters Local 1014	800-660-1014	N/A	www.local1014medical.org	N/A
DENTAL				
MetLife (SafeGuard) HMO	800-880-1800	3417	www.safeguard.net	MetLife US App
DeltaCare HMO	800-422-4234	70831-00001	www.deltadentalins.com	Delta Dental
Delta Dental PPO	888-335-8227	4915-10006	www.deltadentalins.com	Delta Dental
ALADS/Blue Cross (dental)	800-842-6635	67915Q0000	www.mybenefitchoices.com/alads	N/A
SPENDING ACCOUNTS				
HealthEquity	877-924-3967 Fax: 877-353-9236	N/A	www.mylacountybenefits.com Click on Spending Accounts	EZ Receipts
LIFE AND AD&D INSURANCE				
New York Life	800-842-6635 Fax: 818-477-1494	Life: FLI52070 AD&D: OK819451	N/A	N/A

Is This Covered?

This comparison chart provides a general overview of the *Choices* medical and dental plans, but it is not comprehensive. Review the Evidence of Coverage document on each plan's website for details. For more information, or to request a copy of the document, contact the plan's customer service department. See below for contact information.

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2022
Medical and Dental Plans Comparison Chart

What You Pay Under County-Sponsored Medical Plans

	KAISER PERMANENTE HMO	CIGNA NETWORK HMO	CIGNA SELECT NETWORK HMO[1]	CIGNA NETWORK POS	
				IN-NETWORK	OUT-OF-NETWORK
Annual Deductible	None	None		None	$500/person $1,000/family
Annual Out-of-Pocket Maximum	$1,500/person $3,000/family	$1,000 – 1 person $2,000 – 2 persons $3,000 – family		$1,000 – 1 person $2,000 – 2 persons $3,000 – family	Unlimited
Lifetime Maximum Benefit	Unlimited	Unlimited		Unlimited	Unlimited
PREVENTIVE CARE					**PREVENTIVE CARE**
Periodic Health Evaluations, Immunizations	No charge, including most common immunizations	No charge		No charge	40% of R&C after deductible
NON-PREVENTIVE CARE (MEDICALLY NECESSARY)					**NON-PREVENTIVE CARE (MEDICALLY NECESSARY)**
Ambulance	No charge if medically necessary	No charge when ordered/approved by Cigna		No charge when ordered/approved by Cigna	You pay as in-network if true emergency, otherwise 40% of R&C after deductible
Doctor Office Visit	$10 copay/visit	$10 copay/visit		$10 copay/visit	40% of R&C after deductible
Emergency Care	$50 copay (waived if admitted)	$50 copay (waived if admitted)		$50 copay/visit (waived if admitted)	$50 copay/visit (waived if admitted)
Hospital Care	No charge	No charge		$50 copay/day; $200 copay annual max	40% of R&C after deductible and after $1,000 fee/admission (precertification required for non-emergency hospitalization or you pay a $500 penalty and 50% more)
Maternity	$10 copay for visit to office to confirm pregnancy; no charge thereafter	$10 copay for visit to office to confirm pregnancy; no charge thereafter		$10 copay for visit to confirm pregnancy; no charge thereafter	40% of R&C after deductible
Prescription Drugs	$5 copay generic and $20 copay brand name for up to 100-day supply ($20 copay specialty drugs for up to 30 day supply) for each medication prescribed by a Kaiser physician or any dentist and filled at a Kaiser pharmacy; sexual dysfunction drugs: 50% copay (limitations apply)	Network pharmacy (30-day supply): generic $5 copay; brand $20 copay Mail order (90-day supply): generic $10 copay; brand $40 copay		Network pharmacy (30-day supply): generic $5 copay; brand $20 copay Mail order (90-day supply): generic $10 copay; brand $40 copay	40% of R&C after deductible; mail order not covered
Surgery	Inpatient: No charge Outpatient: $10 copay/visit	Inpatient: No charge Outpatient: $50 copay		Inpatient: No charge after $50 copay ($200 out-of-pocket max/year) Outpatient: $50 copay	40% of R&C after deductible (precertification required for non-emergency hospitalization or you pay a $500 penalty and 50% more)
X-Ray & Lab Tests	No charge	No charge at a contracted provider		No charge at a contracted provider	40% of R&C after deductible
MENTAL HEALTH CARE					**MENTAL HEALTH CARE**
Mental Health Outpatient	$10 copay per individual visit/$5 copay per group visit	$10 copay/visit		$10 copay/visit	40% of R&C after deductible
Mental Health Inpatient	No charge	No charge		$50 copay/day (up to $200/calendar year)	$1,000 deductible per admission plus 40% of R&C after deductible
OTHER PLAN BENEFITS					**OTHER PLAN BENEFITS**
Chiropractic Care	$10 copay (up to 30 visits/calendar year) $50 appliance allowance/calendar year when prescribed by chiropractor participating in American Specialty Health Plans	$10 copay/visit (up to 20 days/calendar year, in-network)		$10 copay/visit	40% of R&C after deductible
				Up to 20 days/calendar year; combined in- and out-of-network	
Fertility Care	Diagnosis and treatment of infertility, and artificial insemination: Office visits: $10 copay/visit; outpatient care: $10 copay/procedure No charge: Outpatient imaging, lab, inpatient care Not covered: ART services, such as IVF, GIFT, ZIFT	Covered if medically necessary: Lab, radiology, counseling, surgical treatment, artificial insemination; office visits: $20 copay/visit; inpatient procedure: no charge; outpatient procedure: $50 copay/procedure; surgeon's fee: 40% after deductible Not covered: IVF, GIFT, ZIFT		Doctor visits: $20 copay; inpatient: $50 copay/day up to $200/Plan Year; outpatient: $50 copay/procedure; $200 copay for surgeon's services Not covered: IVF, GIFT, ZIFT	Doctor visits: 40% coinsurance after deductible; inpatient: $1,000/admission deductible then 40% coinsurance; outpatient: 40% coinsurance after deductible for covered services Not covered: IVF, GIFT, ZIFT
Home Health Care	No charge within Kaiser service area (up to 2 hrs/visit; 3 visits/day; 100 visits/calendar year)	No charge (approved medical provider only)		No charge (up to 100 visits/calendar year, reduced by out-of network visits)	40% of R&C after deductible (up to 60 days/calendar year, reduced by in-network visits)
Physical Therapy	$10 copay/visit	$10 copay/visit		$10 copay/visit	40% of R&C after deductible (up to 60 days/condition)
Skilled Nursing Facility	No charge (up to 100 days/benefit period)	No charge when authorized by PCP (up to 100 days/calendar year)		$50 copay/day, $200 out-of-pocket max/year (up to 100 days/calendar year, reduced by out-of-network days)	40% of R&C after deductible for semiprivate room rate, plus $1,000 fee/ admission (up to 60 days/calendar year reduced by in-network days)
Vision Care	$10 copay for routine eye exam at Kaiser facility (glasses not covered)	Through a Cigna Vision Care Provider, you pay $10 copay for eye exam (one non-medical refraction per calendar year), $10 copay for glasses (one pair per calendar year); plan pays $45 maximum for frames Cigna Vision Care: 877-478-7557		Not covered	Not covered

The Affordable Care Act requires that a Summary of Benefits and Coverage (SBC) for each medical plan be available to employees. The SBC provides information on the benefits and costs associated with a plan. You may download SBCs from mylacountybenefits.com or request a hard copy by calling the medical plan directly; see back page for contact information.

Should you note any difference between what you read in this comparison chart and an official plan document, the official plan document will rule.

[1] The Cigna Southern California Select Network HMO is available only in certain areas of LA, Orange, San Diego, San Bernardino, and Riverside counties. It has a smaller network of providers than the Cigna Network HMO, which does not include facilities that are a part of most County-sponsored medical plans. Before you enroll, make sure the network available to you includes your preferred providers and facilities. If you enroll in this plan, you must choose one of four provider groups: Optum (LA County), Hoag and Providence (Orange County), Scripps Health (San Diego County), or PrimeCare (San Bernardino and Riverside Counties). All care must be received within your chosen provider group, except for urgent care and emergencies.

Indicates plan change

What You Pay Under Union-Sponsored Medical Plans

	CAPE/BLUE SHIELD LITE POS PLAN[1]			CAPE/BLUE SHIELD CLASSIC POS PLAN[1]			ALADS/ANTHEM BLUE CROSS PRUDENT BUYER PPO BASIC AND PREMIER PLANS[2†]		ALADS/ANTHEM BLUE CROSS CALIFORNIACARE HMO BASIC AND PREMIER PLANS[2]	FIRE FIGHTERS LOCAL 1014 HEALTH PLAN[3]
	HMO	IN-NETWORK	OUT-OF-NETWORK	HMO	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK		
Annual Deductible	None	$400/person; $800/family (in- and out-of-network)		None	$300/person; $600/family (in- and out-of-network)		$300/person; $900/family		None	$200/person; $600/family
Annual Out-Of-Pocket Maximum	$1,500/person $3,000/family	After deductible: $4,000/person $8,000/family	After deductible: $6,000/person $12,000/family	$1,500/person $3,000/family	After deductible: $4,000/person $8,000/family	After deductible: $6,000/person $12,000/family	$450/person $1,350/family	$6,000/person $18,000/family	$500/person $1,500/family (excludes infertility treatment)	After deductible: In-network: $1,000/person; $1,000/family Out-of-network: $1,500/person; $1,500/family
Lifetime Maximum Benefit	Unlimited	Unlimited		Unlimited	Unlimited		Unlimited		Unlimited	Unlimited
PREVENTIVE CARE										**PREVENTIVE CARE**
Periodic Health Evaluations, Immunizations	No charge	No charge	No charge	No charge	No charge	No charge	No charge	30%	No charge	No charge
NON-PREVENTIVE CARE (MEDICALLY NECESSARY)										**NON-PREVENTIVE CARE (MEDICALLY NECESSARY)**
Ambulance	No charge after $50 copay	20% after deductible	20% of allowable amount after deductible	No charge after $50 copay	10% after deductible	10% of allowable amount after deductible	20% after deductible	20% after deductible	No charge	10% after deductible[4]
Doctor Office Visit	No charge after $10 copay	No charge after $25 copay (for consultation only, not subject to deductible)	30% of allowable amount after deductible	No charge after $10 copay	No charge after $20 copay (for consultation only, not subject to deductible)	30% of allowable amount after deductible	10% after deductible	30% after deductible	No charge	10% after deductible[4]
Emergency Care	No charge after $50 copay (waived if admitted)	No charge after $50 copay (waived if admitted)	No charge after $50 copay (waived if admitted)	No charge after $50 copay (waived if admitted)	No charge after $50 copay (waived if admitted)	No charge after $50 copay (waived if admitted)	10% after deductible	10% after deductible	No charge if admitted as inpatient; $25 copay/visit if outpatient	$50 copay/visit (waived if admitted)
Hospital Care	No charge	20% after deductible	30% of allowable amount after deductible; plan pays up to $600/day	No charge	10% after deductible	30% of allowable amount after deductible; plan pays up to $600/day	10% after deductible (precertification required or you pay 20% more)	30% after deductible (precertification required or you pay 20% more)	No charge	10% after deductible; preauthorization required[4]
Maternity	No charge	No charge after $25 copay/visit (for consultation and follow-up, not subject to deductible)	30% of allowable amount after deductible	No charge	No charge after $20 copay/visit (for consultation and follow-up, not subject to deductible)	30% of allowable amount after deductible	10% after deductible (precertification required or you pay 20% more)	30% after deductible (precertification required or you pay 20% more)	No charge	10% after deductible[4]
Prescription Drugs	$5 generic; $15 brand; $30 non-formulary Mail order (90-day supply): $10 generic; $30 brand; $60 non-formulary	$5 generic; $15 brand; $30 non-formulary Mail order (90-day supply): $10 generic; $30 brand; $60 non-formulary	Covered for emergencies only — copay applies	$5 generic; $15 brand; $30 non-formulary Mail order (90-day supply): $10 generic; $30 brand; $60 non-formulary	$5 generic; $15 brand; $30 non-formulary Mail order (90-day supply): $10 generic; $30 brand; $60 non-formulary	Covered for emergencies only — copay applies	$5 copay for generic $15 copay for brand Mail order (90-day supply): $5 copay for generic $5 copay for brand	$5 copay for generic $15 copay for brand (plus 50% of covered expenses)	$5 copay for generic $15 copay for brand Mail order (90-day supply): $5 copay for generic $5 copay for brand	$10 copay for generic; $20 copay for brand (when generic unavailable); $30 copay for brand **plus** cost above generic allowance (when generic available)
	Non-formulary must be preapproved by Blue Shield			Non-formulary must be preapproved by Blue Shield						
Surgery	No charge (outpatient $75 copay)	20% after deductible	30% of allowable amount after deductible Outpatient: Plan pays up to $600/day	No charge (outpatient $50 copay)	10% after deductible	30% of allowable amount after deductible Outpatient: Plan pays up to $600/day	10% after deductible (precertification required or you pay 20% more)	30% after deductible (precertification required or you pay 20% more)	No charge	10% after deductible[4]
X-Ray & Lab Tests	No charge	20% after deductible	30% of allowable amount after deductible	No charge	10% after deductible	30% of allowable amount after deductible	10% after deductible	30% after deductible	No charge	10% after deductible (other than periodic health exams)[4]
MENTAL HEALTH CARE										**MENTAL HEALTH CARE**
Mental Health Outpatient	No charge after $10 copay	No charge after $10 copay	30% of allowable amount after deductible	No charge after $10 copay	No charge after $10 copay	30% of allowable amount after deductible	10% after deductible	30% after deductible (non-emergency) 10% after deductible (emergency only)	No charge	10% after deductible[4]
	Provided by Magellan; must be arranged through MHSA			Provided by Magellan; must be arranged through MHSA			Provided by The Holman Group (mental health and substance-use disorder treatment combined)			
Mental Health Inpatient	No charge	No charge	30% of allowable amount after deductible; plan pays up to $600/day	No charge	No charge	30% of allowable amount after deductible; plan pays up to $600/day	10% after deductible	30% after deductible (non-emergency) 10% after deductible (emergency only)	No charge	10% after deductible[4]
	Provided by Magellan; must be arranged through MHSA			Provided by Magellan; must be arranged through MHSA			Provided by The Holman Group (mental health and substance-use disorder treatment combined)			
OTHER PLAN BENEFITS										**OTHER PLAN BENEFITS**
Chiropractic Care	No charge after $15 copay	No charge after $15 copay	Not covered	No charge after $10 copay	No charge after $10 copay	Not covered	10% after deductible	30% after deductible	$10 copay (up to 35 visits/calendar year)	10% after deductible[4] (up to 30 total visits/calendar year; and 30 total visits/calendar year for acupuncture)
	Includes acupuncture; unlimited/calendar year (based on medical necessity); provided through American Specialty Health Plans			Includes acupuncture; unlimited/calendar year (based on medical necessity); provided through American Specialty Health Plans						
Fertility Care	Covered: Diagnosis, evaluation Not covered: All infertility treatment including IVF, GIFT, ZIFT			Covered: Diagnosis, evaluation Not covered: All infertility treatment including IVF, GIFT, ZIFT			Covered: Medically necessary fertility preservation for iatrogenic infertility Not covered: All other infertility treatment including diagnosis, testing, IVF, GIFT, ZIFT		Covered: Diagnosis, testing, and medically necessary fertility preservation for iatrogenic infertility Not covered: All other infertility treatment including IVF, GIFT, ZIFT	Medically necessary IUI, IVF lifetime limits: diagnosis: $10,000; treatment: $25,000; Rx: $25,000; pre-authorization required for all benefits
Home Health Care	No charge after $10 copay	20% after deductible	Covered as in-network, pre-approval required	No charge after $10 copay	10% after deductible	Covered as in-network, pre-approval required	10% after deductible (up to 100 combined visits/calendar year)	30% after deductible (up to 100 combined visits/calendar year)	No charge (up to 4 hrs/day max)	10% after deductible (maximum 100 visits/calendar year)
	Up to 100 combined visits/calendar year			Up to 100 combined visits/calendar year						
Physical Therapy	No charge after $10 copay	20% after deductible	30% of allowable amount after deductible	No charge after $10 copay	10% after deductible	30% of allowable amount after deductible	10% after deductible	30% after deductible	No charge (up to 60 days/illness or injury)	10% after deductible (30 visits/calendar year)
Skilled Nursing Facility	No charge	20% after deductible	30% of allowable amount after deductible	No charge	10% after deductible	30% of allowable amount after deductible	10% after deductible	30% after deductible	No charge (up to 100 days/calendar year)	10% after deductible[4]
	Up to 100 combined days/calendar year			Up to 100 combined days/calendar year						
Vision Care	No charge for child eye exam through Blue Shield (under age 18). Through VSP: employees and dependents — one eye exam every 12 months after $10 copay; $10 material copay for standard lenses, frames up to $130-$150, or contacts up to $120 (+ up to $60 fitting exam) every 12 months.	No charge for child eye exam through Blue Shield (under age 18). Through VSP: employees and dependents — one eye exam every 12 months after $10 copay; $10 material copay for standard lenses, frames up to $130-$150, or contacts up to $120 (+ up to $60 fitting exam) every 12 months.	No charge for child eye exam through Blue Shield (under age 18). Through Non-VSP providers: employees and dependents — reimbursements up to $45 for exam, from $30-$65 for lenses, up to $70 for frames, up to $105 for contacts every 12 months.	No charge for child eye exam through Blue Shield (under age 18). Through VSP: employees and dependents — one eye exam every 12 months after $10 copay; $10 material copay for standard lenses, frames up to $130-$150, or contacts up to $120 (+ up to $60 fitting exam) every 12 months.	No charge for child eye exam through Blue Shield (under age 18). Through VSP: employees and dependents — one eye exam every 12 months after $10 copay; $10 material copay for standard lenses, frames up to $130-$150, or contacts up to $120 (+ up to $60 fitting exam) every 12 months.	No charge for child eye exam through Blue Shield (under age 18). Through Non-VSP providers: employees and dependents — reimbursements up to $45 for exam, from $30-$65 for lenses, up to $70 for frames, up to $105 for contacts every 12 months.	PPO in-network and HMO: Exams, lenses, frames, and contacts are covered through VSP; no charge for annual eye exam (includes retinal imaging) and lenses every 12 months; $150 allowance for frames or contacts every 12 months; radial keratotomy: You pay 10% after deductible, plan pays up to $1,500/eye	PPO out-of-network: For non VSP providers, plan pays up to $50 reimbursement for annual eye exam; up to $50 reimbursement for single lenses every 12 months; up to $70 reimbursement for frames every 12 months; up to $105 reimbursement for elective contacts every 12 months; radial keratotomy: You pay 30% after deductible, plan pays up to $1,500/eye	PPO in-network and HMO: Exams, lenses, frames, and contacts are covered through VSP; no charge for annual eye exam (includes retinal imaging) and lenses every 12 months; $150 allowance for frames or contacts every 12 months; radial keratotomy: Plan pays up to $1,500/eye	Exams, lenses, frames or contacts covered through VSP. See medical plan SPD for details; LASIK surgery: You pay 10% after deductible, plan pays up to $1,500/eye

Important Note: The County believes the Firefighters Local 1014, CAPE/Blue Shield Lite POS and CAPE/Blue Shield Classic POS health plans are "grandfathered health plans" under the Affordable Care Act (ACA). As permitted by the ACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that it may not include certain consumer protections of the ACA that apply to other plans, such as the requirement to provide preventive health services without cost sharing. Grandfathered health plans must comply with certain other consumer protections in the ACA, for example, the elimination of lifetime limits on benefits. If you have questions about which protections apply and do not apply to grandfathered health plans, and what might cause a plan to change from grandfathered status, call the Benefits Hotline at 213-388-9982. You may also contact **www.healthcare.gov.**

Indicates plan change

[1] CAPE/Blue Shield Lite and Classic POS Plans provide a 50% lifetime orthodontia benefit, up to $2,500 per person, and cover preventive and basic services at 25% and/or dental implants at 60%, up to $1,500 per calendar year combined to be used in addition to your LA County dental plan.

[2] The ALADS Premier Plans provide dental coverage; see the dental plans chart. The ALADS/Anthem Blue Cross CaliforniaCare HMO Basic and the ALADS/Anthem Blue Cross Prudent Buyer PPO Basic medical plans provide a lifetime orthodontia benefit of 50%, up to $1,750 per person, and a $500 per-person annual maximum benefit to be used in addition to your LA County dental plan.

[3] Fire Fighters Local 1014 Health Plan provides a $3,000 lifetime orthodontia benefit, a $2,500 lifetime dental implant benefit, and a $1,500 "excess dental" benefit for those participants who have out-of-pocket expenses incurred through their LA County dental plan.

[4] For out-of-network care, you pay 30% after deductible. See the Local 1014 Health Plan Summary Plan Description (SPD) for a complete description of plan benefits.

† Sworn Peace Officers eligible to be members of ALADS (Bargaining Unit 611) — and employees in Bargaining Units 612, 614, 621, 631, 632, 641, and 642 — who do not waive or enroll in medical coverage, or whose medical coverage information is not approved, will be automatically enrolled in the ALADS/Anthem Blue Cross CaliforniaCare HMO.