

we are the county of
los angeles

choices

2023 enrollment highlights guide

Your Benefits

Find an overview of
your benefits

Page 2

Medical & Dental Plans

Learn how the
plans work

Pages 3 & 4

Additional Protection

Prepare for the
unexpected

Page 5

Spending Accounts

Reduce your
out-of-pocket costs

Page 6

Enroll online:
mylacountybenefits.com

Questions?
213-388-9982

**Benefits Hotline representatives are available
Monday through Friday, 8 a.m. to 4 p.m.
Extended hours during annual benefits enrollment
Monday through Friday, 8 a.m. to 5 p.m.**

County of Los Angeles:
Named by employees as
one of the best employers
in America.



your benefits

The County of Los Angeles and the Coalition of County Unions (CCU) care about you and your family. We work together to negotiate a comprehensive *Choices* benefits program to help enrich your life while protecting your future and your loved ones.

CHOICES 2023 BENEFITS AT A GLANCE	
Medical	
• Kaiser Permanente HMO	• CAPE/Blue Shield POS (Lite & Classic) ¹
• Cigna Network HMO	• ALADS/Anthem Blue Cross CaliforniaCare HMO (Basic & Premier) ²
• Cigna Southern California Select Network HMO	• ALADS/Anthem Blue Cross Prudent Buyer PPO (Basic & Premier) ²
• Cigna Network POS	• Fire Fighters Local 1014 Health Plan ³
Dental	
• MetLife (SafeGuard) HMO	• ALADS/Anthem Blue Cross Premier PPO (included in ALADS/Anthem Blue Cross Premier medical plans) ²
• DeltaCare HMO	• Delta Dental PPO
Life Insurance	
• Basic term life insurance	
• Optional group term life insurance	
• Dependent term life insurance	
Accidental Death and Dismemberment (AD&D) Insurance	
Medical Coverage Protection Long-Term Disability (LTD) Health Insurance	
Spending Accounts	
• Health Care Spending Account (HCSA)	
• Dependent Care Spending Account (DCSA)	

¹ Available only to dues-paying members of one of these unions: AFSCME (all locals), ALADS, Assoc. of Public Defender Inv., Building Trades, CAPE, CA Federation of Interpreters, CIR, IAFF Local 1014, IUOE Local 501, LACOLA, PPOA, Teamsters 911, or UAFD.

² Available only to 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.

³ Available to Fire Fighter personnel who are eligible to be members of Local 1014, including Bargaining Units 601, 602, 603, 604, 641, and 642.

For plan eligibility rules, see your *Choices* SPD at mylacountybenefits.com.

dependent eligibility

Your dependents may be eligible for *Choices* medical and dental plans.⁴ Eligible dependents include:

- Your spouse or domestic partner.
- Your children, children legally adopted by you, children awaiting finalization of their adoption by you, stepchildren, children of 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); or
 - Under age 18 for legal guardianship.

When adding eligible family members during benefits enrollment, you must provide Social Security numbers (SSNs) and required documentation (birth/adoption/marriage certificate) within 10 calendar days from the date you enroll.

If you re-enroll a spouse who was dropped during the 2015 Dependent Eligibility Verification (DEV) process, you must provide a marriage certificate **AND** proof of ongoing relationship that lists your spouse's name and mailing address, such as a recent monthly household bill, recent federal tax return, or recent bank statement.

⁴ The dependent term life, AD&D insurance, and spending accounts have different dependent eligibility requirements. For details, see your *Choices* Summary Plan Description (SPD) at mylacountybenefits.com.

monthly benefits allowance

The County gives you a monthly allowance to “spend” on benefits. This amount is based on who’s covered by your plan (you only, you + 1, you + 2 or more).

If the total cost of your benefit elections is less than your monthly allowance, the unused amount — taxable cash — is added to your monthly pay as income, subject to the \$244 taxable cash-back limit.

If the total cost of your benefit elections is more than your allowance, you must pay the difference. Your portion of the cost is deducted from your paycheck before taxes are applied.

medical plans

	Health Maintenance Organization (HMO)	Point of Service (POS)	Preferred Provider Organization (PPO)
Coverage	Provides comprehensive medical coverage, including but not limited to: Preventive care • Routine and major medical care • Prescription drugs • Telehealth • Behavioral/mental health care		
Seeking Care	<ul style="list-style-type: none"> You choose a primary care physician (PCP) who oversees your care and refers you to HMO specialists. You have a network of HMO providers to choose from. Except for emergency care, you must be treated by an HMO network physician or hospital to receive benefits. 	<ul style="list-style-type: none"> You choose a primary care physician (PCP) who oversees your care. You do not need a referral from your PCP to see licensed doctors or specialists. Your out-of-pocket expenses will be lower when you coordinate care through your PCP and use network providers. 	<ul style="list-style-type: none"> You can see any licensed doctor or specialist. Your out-of-pocket expenses will be lower when you use doctors, hospitals, and other health care providers in the PPO network.
Costs for Services	<ul style="list-style-type: none"> There are no deductibles. You pay a copay for most services. HMOs generally have lower copays and no deductibles to meet, so services usually cost less than in PPO plans. 	<ul style="list-style-type: none"> Generally, there is no deductible if you use network providers and coordinate your care through your PCP. Out-of-pocket expenses are lower when you use network providers and coordinate your care through your PCP. 	<ul style="list-style-type: none"> You must meet the deductible before the plan pays benefits. You pay less when you use providers who are in the PPO network.
Each plan pays 100% of preventive care when you use in-network providers.			

For more details, see the Medical and Dental Plans Comparison Chart in your benefits enrollment packet, or the *Choices* Summary Plan Description (SPD) at mylacountybenefits.com.

Are You Covered by Another Medical Plan?

During your initial *Choices* enrollment and during annual benefits enrollment, you have the option of waiving or declining medical coverage based on the coverage provided by your other medical plan.

Waiving coverage: You may waive coverage in the County's medical plan for 2023 ONLY if you're enrolled in:

- Your spouse's/domestic partner's employer-sponsored medical plan;
- Another employer-sponsored plan, such as a second job;
- Veteran's benefits; or
- Medicare (Part A and B).

AND

- The plan you are enrolled in MUST be similar to the *Choices* plan.

If you waive coverage, you will get \$244 as a monthly medical waiver allowance.

¹ Employees who are CAPE members will be automatically enrolled in CAPE/Blue Shield Lite Point of Service (POS) Plan. 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 will be automatically enrolled in the ALADS/Anthem Blue Cross CaliforniaCare HMO Plan. Fire personnel who are eligible to be members of Local 1014 will be automatically enrolled in the Fire Fighters Local 1014 Health Plan. All other employees will be enrolled in either Cigna Southern California Select Network HMO or Kaiser Permanente HMO based on service area.

Declining coverage: You may choose to decline medical coverage ONLY if you have an individual policy you purchased through an insurance company or through a marketplace such as Covered California.

If you decline coverage, you **will not** receive any monthly benefits allowance from the County.

To waive or decline coverage, you MUST provide proof of other medical coverage every year.

If you do not provide this proof, or your request is not approved, you will be automatically enrolled in a *Choices* medical plan¹ you are eligible for. You will not be able to waive or decline coverage until the next annual benefits enrollment.

Pensionability Note: You are a pensionable *Choices* participant if you were hired before January 1, 1996. As a pensionable participant, whether you waive or have medical coverage, \$244 of your monthly *Choices* benefits allowance is added to your salary when your pension is calculated at the time you retire; however, if you decline medical coverage, you **will not** receive the pensionable amount of \$244 when your retirement is calculated.

Getting Health Care Wherever You Are

The County's medical plans can make getting health care easy and safe while saving you money.

Telehealth — virtual care by computer or phone — brings the doctor to you no matter where you are, and it's usually faster and less expensive than an office visit.

Mail order service for prescription drugs provides a convenient and cost effective way to have maintenance medications — those you take for high blood pressure, cholesterol, or birth control, for example — delivered to your home.

For more details about these benefits, see the Medical and Dental Plans Comparison Chart you received in your benefits enrollment packet, or contact your medical plan.



dental benefits

Dental Plans

Your negotiated *Choices* program offers two HMO dental plans:

- MetLife (SafeGuard)
- DeltaCare

The program also offers the following PPO dental plans:

- Delta Dental
- ALADS/Anthem Blue Cross Premier (included in ALADS/Anthem Blue Cross Premier medical plans)

When you enroll in an **HMO dental plan**, you choose a dental office, which becomes your primary care office. You must coordinate all of your dental care through this office.

The **Delta Dental PPO** offers two networks of participating dentists and dental care providers:

- Delta Preferred Provider Option (PPO) network: This network offers the highest benefits. Most preventive services are covered at 100%; many other services are covered at 85%. You pay no deductible. The annual maximum benefit is \$1,750 per person.
- Delta Participating Dentist network: Delta pays benefits based on a fee agreement with the network's dentists. Most routine services are covered at 85%, after the deductible is met. The annual maximum benefit is \$1,750 per person.

When you enroll in a PPO dental plan, you can go to any dentist in either network, or to an out-of-network dentist. When you go to network providers, the plan pays higher benefits (you pay less).

The **ALADS/Anthem Blue Cross Premier Plan** is available only to 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. This plan offers in-network and out-of-network benefits. When you use network providers, the plan pays higher benefits and you pay less. The annual maximum benefit is \$3,000 per person and the orthodontia lifetime benefit is 50%, up to \$3,000 per person.

For details, see the Medical and Dental Plans Comparison Chart in your benefits enrollment packet, or the *Choices* SPD at mylacountybenefits.com.

Medical Plans that Include Limited Dental Benefits

The following medical plans offer a limited dental benefit to supplement your LA County dental plan.

Enrollment in these medical plans requires you to enroll in a LA County dental plan, or you may waive coverage if you have other dental coverage.

The **ALADS/Anthem Blue Cross CaliforniaCare HMO Basic** and the **ALADS/Anthem Blue Cross Prudent Buyer PPO Basic** medical plans are available only to 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. These plans provide a \$1,250 annual maximum benefit per person, as well as a lifetime orthodontia benefit of 50%, up to \$1,800 per person; and are subject to an annual deductible of \$50 per person (up to \$150 per family).

The **CAPE/Blue Shield Lite and Classic POS Plans** provide a 50%, up to \$2,500 per person lifetime orthodontia benefit, and cover preventive and basic services at 25% and/or dental implants at 60%, up to \$1,500 per calendar year combined.

The **Fire Fighters Local 1014 Health Plan** provides a \$3,000 lifetime orthodontia benefit, a \$2,500 lifetime dental implant benefit, and a \$1,500 benefit for out-of-pocket expenses. The plan is only available to employees who are eligible to be members of Local 1014.

additional protection

Unexpected things happen that affect your life and the lives of those you care about. To protect you and your family, *Choices* offers life insurance, accidental death and dismemberment insurance, and long-term disability health insurance.

Life Insurance

The County offers you and your family life insurance for financial protection:

Basic Term Life: The County gives you basic term life insurance at no cost to you. Safety Members of Retirement Plan A, B, or C, and General Members of Retirement Plan A, B, C, D, or G are insured for \$5,000. Members of Retirement Plan E are insured for \$13,000.	You are insured for \$5,000	If you don't elect the maximum amount of optional group term life insurance when you are newly eligible, you can increase your coverage by one level each year during annual benefits enrollment, to a maximum of eight times your annual salary. See the <i>Choices</i> SPD at mylacountybenefits.com for more information.
Optional Group Term Life: You may buy optional life insurance of one to eight times your annual salary. The materials included in this enrollment packet show how much you can buy and your monthly cost of coverage. Contact New York Life if you want to update your beneficiary information.	Coverage Amounts: 1X to 8X Your annual salary	
Dependent Term Life: If you buy optional life for yourself, you may also buy coverage for your spouse/domestic partner and dependent children ¹ in the amounts of \$5,000, \$10,000, \$15,000, or \$20,000. See the <i>Choices</i> SPD for eligibility.	Coverage Amounts: \$5k to \$20k For eligible family members	

Accidental Death And Dismemberment Insurance (AD&D)

You can buy AD&D insurance at low monthly rates. If you die in an accident, become paralyzed, or lose a limb, eyesight, speech, or hearing because of an accident, your AD&D insurance pays benefits. See your benefits enrollment packet for AD&D coverage amounts and monthly costs.

If you have AD&D coverage under *Choices*, you may also buy coverage for your eligible **spouse or domestic partner under age 70, and dependent children.**² See the *Choices* SPD at mylacountybenefits.com for rules.



Medical Coverage Protection Long-Term Disability (LTD) Health Insurance

This benefit continues your medical insurance coverage if you become totally and permanently disabled, and are eligible for the County's LTD benefits. You must be a General Member (not Safety) of Retirement Plan A, B, C, D, E, or G and enrolled in a CAPE/Blue Shield, Cigna, or Kaiser medical plan to be eligible to participate in the LTD health insurance plan.

Eligible employees are automatically enrolled in the 75% LTD health insurance at no cost. If you experience a disability on or after the date your medical coverage begins, the LTD health insurance plan pays 75% of your monthly medical premium while you are disabled and receiving LTD benefits. You must pay the remaining 25%.

During your enrollment, eligible employees can elect the 100% LTD health insurance "buy up" at a cost of \$3.00 per month. Under this optional coverage, the LTD health insurance plan will pay 100% of your monthly medical plan premium while you receive LTD benefits. See the *Choices* SPD at mylacountybenefits.com for more information.

¹ **Dependent Term Life:** Unmarried dependent children from age six months through age 20 (or through age 25 if full-time students) are eligible for the full amount.

² **AD&D:** Unmarried dependent children through age 20 (or through age 25 if full-time students).

You are eligible to enroll in the 100% LTD health insurance "buy up" every other year.

As a new hire, you are eligible the year you are hired and every other year after that.

During each annual benefits enrollment, review your Personalized Enrollment Worksheet to check your eligibility.

spending accounts

Spending accounts can help you save money on health care and dependent care costs. You never pay federal or state taxes on your contributions so you may save 10% to 30% on eligible expenses.

CHOICES OFFERS TWO SPENDING ACCOUNTS: ENROLL IN EITHER OR BOTH

Health Care Spending Account (HCSA)	Dependent Care Spending Account (DCSA)
<p>Pay eligible out-of-pocket health care expenses for yourself and your eligible dependents¹ with pre-tax dollars, including but not limited to:</p> <ul style="list-style-type: none"> • Medical plan copays and deductibles. • Prescription and over-the-counter medications. • Vision, dental, and chiropractic care. • CDC-approved masks (gaiter-style masks and masks with breathing valves or vents are not eligible), hand sanitizer, and hand sanitizing wipes. • Menstrual products such as pads, liners, and similar products. <p>For a full list of expenses, see Publication 502 at irs.gov.</p>	<p>Pay for eligible dependent care expenses with pre-tax dollars while you and your spouse work outside the home or attend school full time. These expenses include, but are not limited to:</p> <ul style="list-style-type: none"> • The cost of qualified day care centers, summer day camps, preschools, and child and adult day care provided at your home. <p>You can claim day care costs for children under age 13 or your federal tax dependent¹ (including your spouse) who is physically or mentally incapable of caring for themselves and lives with you at least eight hours a day.</p> <p>For a full list of expenses, see Publication 503 at irs.gov.</p>
When you enroll, you decide how much to contribute to each account.	
Maximum monthly contribution: \$237²	Maximum monthly contribution: \$400³
You can carry over up to \$570² in unused funds to spend in the next Plan Year and still contribute up to the full \$2,844 .	Internal Revenue Service (IRS) regulations do not allow you to carry over any unused funds in your DCSA. Any funds not claimed by June 30, 2024, will be forfeited.
Expenses for both types of spending accounts must be incurred by December 31, 2023, and submitted for reimbursement by June 30, 2024. See the spending accounts section of the <i>Choices</i> SPD at mylacountybenefits.com for more information.	

Making Your DCSA Even More Valuable

If you enroll in the DCSA, you **must** contribute at least \$10 each month to receive the County's nontaxable monthly contribution to your account, based on your annual base pay. See the table below to find out how much the County will contribute in 2023.

YOUR ANNUAL BASE PAY	COUNTY'S MONTHLY CONTRIBUTION (Subject to Annual Cap on Contribution) ⁴
Less than \$34,999	\$375
\$35,000 to \$39,999	\$300
\$40,000 to \$44,999	\$275
\$45,000 to \$49,999	\$200
\$50,000 to \$54,999	\$125
\$55,000 or more	\$100

¹ Per IRS rules, domestic partners and their children are not considered federal tax dependents; you cannot file spending account claims for their expenses.

² Based on 2022 IRS limits.

³ Total contributions to a DCSA — yours, your spouse's, and the County's — cannot exceed \$5,000 a year if you are single or married filing jointly, or \$2,500 if married filing separately (IRS limits).

⁴ The Coalition of County Unions and the plan sponsor, the County of Los Angeles, agreed to an annual maximum dollar amount the County will spend for this benefit and how this benefit will be administered. This benefit will be monitored on a monthly basis. If the dollar maximum is reached in any month in 2023, the contribution you receive from the County will be reduced that month and will be suspended for the remainder of the Plan Year. In addition, you may be allowed to make life event changes that are consistent with a qualified life event, cost, or coverage (for example, revoking your election if your dependent care provider quits or ends their contract with you). See the *Choices* SPD at mylacountybenefits.com for more information.



Important Spending Account Reminders

- **You must submit itemized receipts to be reimbursed.** Health care receipts must show:
 1. Patient's name
 2. Provider's name
 3. Date of service
 4. Type of service
 5. Out-of-pocket cost
- **You may submit claims only for the months in which you are an active participant.** If you stop contributing because of an enrollment change, you leave the County, or you retire, you're no longer considered an active participant beginning the month you stop making contributions. See the Important Rules section in the *Choices* SPD at mylacountybenefits.com.

New Spending Account Administrator

Starting January 1, 2023, BenefitWallet will replace HealthEquity as the Health Care Spending Account (HCSA) and Dependent Care Spending Account (DCSA) administrator.

Like HealthEquity, BenefitWallet offers:

- An HCSA debit card
- Easy online reimbursement process
- A mobile app so your spending accounts are always at your fingertips

Whether online or through the app, you can easily check your balance and transaction history, pay providers, and much more.

If you enroll in a 2023 HCSA or DCSA, the County will mail a packet to your home in January.

benefit changes during the year: life events

Choose Carefully – Your Elections Are Final

After your enrollment deadline, you can't change your benefits until the next annual benefits enrollment unless you have a qualified life event. If you do, and want to change your benefits, you have **90 days** from the date of the event to make changes and submit copies of supporting documentation. Below are a few examples of qualified life events.

LIFE EVENT	SUPPORTING DOCUMENTATION
Marriage	<ul style="list-style-type: none"> • Spouse's Social Security number and A copy of: <ul style="list-style-type: none"> • Church, county, state marriage certificate, or • Foreign marriage certificate (requires notarized translation).
Enter into a domestic partnership	<ul style="list-style-type: none"> • A County of Los Angeles Declaration of Domestic Partnership Form and proof you live in the same home, or • State of California Declaration of Domestic Partnership Form.
A child born to you, adopted or placed with you for adoption, or for whom you are the legal guardian	<ul style="list-style-type: none"> • Child's Social Security number and Depending on the situation, a copy of: <ul style="list-style-type: none"> • Hospital, state, or county birth certificate, or • Legal adoption or placement documents, or • Court-appointed guardianship documents.
Divorce or legal separation	A copy of: <ul style="list-style-type: none"> • Legal court document with the effective date of divorce or legal separation.
Terminate a domestic partnership	<ul style="list-style-type: none"> • County of Los Angeles Termination of Domestic Partnership Form, or • State of California Notice of Termination of Domestic Partnership Form.

This table provides a general overview. For a complete list of qualified life events and applicable rules, see the *Choices* SPD at mylacountybenefits.com.

Life Event Enrollment Process

1. **Log on to mylacountybenefits.com**, click the "Enroll or Make Changes" button and select the Life Events link. Follow the instructions.
2. **Confirm your elections** by clicking the yellow confirmation button.
3. **Submit copies of appropriate supporting documentation** (e.g., marriage certificate, birth certificate) and provide Social Security numbers if necessary:
 - Write your employee number on each certificate and document.
 - Scan your documents for upload or email.
 - See "Submitting Required Documentation" in the Quick Start Summary.
4. **Review your confirmation statement** when you receive it in the mail. This statement shows the effective date of any approved changes. It is mailed to you after the Plan Administrator approves your supporting documentation.

Unable to enroll online?

Call **888-822-0487** to enroll (system ending on December 31, 2022).

managing your benefits should be easy

It can sometimes be hard to keep track of all your benefit details — what is covered, who is eligible, or how to locate a provider. Explore these helpful resources using your computer or mobile device at mylacountybenefits.com:



Summary Plan Description — Read valuable, detailed information about your benefits and the rules governing them.



Benefits calculators — Determine how much you can save in taxes with the spending accounts, or how much life insurance coverage you need.



Coming in January 2023: We will be launching a new benefits system that you will use to enroll in your benefits and make any life event changes. Watch for more information later this year.

CONTACT INFORMATION				
Contact	Phone Number	Group Number	Website	App
BENEFITS SYSTEM				
Benefits Enrollment (Phone system ending Dec. 31, 2022.)	888-822-0487	N/A	www.mylacountybenefits.com	N/A
Submit copies of supporting documents: • Upload: www.mylacountybenefits.com • Email: documents@mylacountybenefits.com • Fax: 310-788-8775 • Mail: County of Los Angeles Benefits Plan Administrator, P.O. Box 5102, Cherry Hill, NJ 08034				
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.metlife.com/safeguard	MetLife US App
DeltaCare HMO	800-422-4234	70831-00001	www.deltadentalins.com	Delta Dental Mobile App
Delta Dental PPO	888-335-8227	4915-10006	www.deltadentalins.com	Delta Dental Mobile App
ALADS/Anthem Blue Cross (dental)	800-842-6635	67915Q0000	www.mybenefitchoices.com/alads	N/A
SPENDING ACCOUNTS				
HealthEquity (for 2022 claims)	877-924-3967 Fax: 877-353-9236	N/A	www.mylacountybenefits.com	EZ Receipts
BenefitWallet (effective Jan. 1, 2023)	866-225-0067 Fax: 877-841-1152	N/A	www.mylacountybenefits.com	BenefitWallet+
LIFE AND AD&D INSURANCE				
New York Life	800-842-6635 Fax: 818-477-1494	Life: FLI52070 AD&D: OK819451	www.bsc4lac.com	N/A

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 Highlights Guide is not an official *Choices* Summary Plan Description (SPD) or official plan document. If you need a copy of an official plan document, contact the Plan's customer service department directly. If there is a difference between what you read in this guide and what you read in an official plan document, the official plan document will rule.



This guide is printed on recycled paper to support the County's commitment to the environment.