




quick start summary 2023 annual benefits enrollment

Annual benefits enrollment is October 1 through October 31. Benefits elections take effect January 1, 2023.

2023 benefits: Changes and reminders

Please note that items marked with  are pending Board of Supervisors approval.

Premium Rates

There will be an increase in the monthly benefits allowance to offset the monthly premium rate increases.

See your Personalized Enrollment Worksheet for the 2023 monthly premium rates. The monthly benefits allowance and premium rate changes are subject to final approval by the Board of Supervisors.

Medical Plans

Kaiser Permanente HMO — Hearing aid coverage: Up to \$5,000 per device, one device per hearing impaired ear, every three years. Vision care: Routine eye exams with no copay; no charge for 1 pair of regular eyeglass lenses every 12 months; \$150 allowance for frames (1 pair every 24 months) or contact lenses in lieu of eyeglasses every 12 months, at a Kaiser facility.

Cigna HMO medical plans — Hearing aid coverage: Up to \$5,000 per device, one device per hearing impaired ear, every three years. Vision care: \$120 allowance for retail frames and elective contact lenses.

ALADS — Vision care benefits (Basic and Premier plans): In-network retail frame and elective contact lens allowance will increase to \$175; in-network ultraviolet and anti-reflective lens coating covered at no copay.

CaliforniaCare HMO and Prudent Buyer PPO Premier plans: Dental annual maximum benefit will increase to \$3,000 per person; orthodontia lifetime maximum will increase to \$3,000 per person.

CaliforniaCare HMO and Prudent Buyer PPO Basic plans offer a limited dental benefit to supplement the LA County dental plan of your choosing. Dental annual maximum benefit will increase to \$1,250 per person; lifetime orthodontia benefit of 50% will increase to \$1,800 per person; and will now be subject to an annual deductible of \$50 per person (up to \$150 per family). See your Comparison Chart for the coinsurance schedule.

Dental Plans


Delta Dental PPO — Annual maximum benefit increasing to \$1,750 per person, new orthodontia coverage at 50% coinsurance (\$1,200 lifetime maximum); preventive care and basic services coverage at 15% coinsurance.

Spending Accounts

New spending accounts administrator — BenefitWallet will be the County's new spending accounts administrator starting January 1, 2023. See page 7 of your *Enrollment Highlights Guide*.

Temporary carryover changes have ended — For your 2022 Health Care Spending Account (HCSA), you can now only carry over up to \$550 of unused HCSA funds to 2023, if you are an active participant on December 31, 2022. Any remaining balance above \$550 will be lost. You can no longer carry over unused Dependent Care Spending Account (DCSA) funds. Any remaining unused DCSA funds will be lost. We encourage you to check the balance in your spending accounts and spend your funds by December 31.

 **HCSA contribution and carryover increase¹** — You can now contribute up to \$237 each month in 2023 (was \$200 in 2022). You can also now carry over up to \$570 of unused funds at the end of 2023 to the next plan year.

 **DCSA contribution requirement and new salary ranges** — To enroll in a DCSA for 2023, you must now contribute at least \$10 each month to receive the County's nontaxable monthly contribution to your DCSA. See page 6 of your *Enrollment Highlights Guide* for the new salary ranges and County contribution amounts.

CAPE/Blue Shield Medical Plans Eligibility Reminder

You must be a dues-paying member of a union affiliated with the CCU to enroll or continue your enrollment in a CAPE medical plan. The following are the unions affiliated with the CCU:

AFSCME (all local unions) • ALADS • Assoc. of Public Defender Inv. • Building Trades • CA Federation of Interpreters • CAPE • CIR • IAFF • Local 1014 • IUOE Local 501 • LACOLA • PPOA • Teamsters 911 • UAPD

If you are currently enrolled in a CAPE medical plan and you were no longer a member of your union as of August 1, 2022, **you cannot continue your CAPE enrollment in 2023**. You **MUST** select a medical plan shown on page 2 of your Personalized Enrollment Worksheet or **you will default into another medical plan**. If you become a dues-paying member of a union affiliated with the CCU after August 1, 2022, you may enroll in a CAPE medical plan during the next annual enrollment for 2024 benefits.

Fire Fighters Local 1014 Health Plan Eligibility

Members of Bargaining Units 641 and 642 can now enroll in the Fire Fighters Local 1014 Health Plan for coverage beginning January 1, 2023.

¹ Based on 2022 IRS limits.

What if I Miss the Annual Benefits Enrollment Deadline?

If you do not enroll, your current benefits will continue at the new premium rates, provided you remain eligible, **except** for HCSA, DCSA, and waiving or declining medical coverage (if enrolled in a CAPE medical plan, see "CAPE/Blue Shield Medical Plans Eligibility Reminder" above).

After October 31, 2022, you may not change your benefits until the next annual benefits enrollment period unless you experience a qualified life event.

Are You Covered by Another Medical Plan?

You **MUST** provide proof of 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 2023; you will not be able to waive or decline until 2024. See page 3 of the *Enrollment Highlights Guide*.

enroll October 1 through October 31, 2022

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 2023.
- 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 switch medical plans, you will need to provide Social Security numbers (SSNs) for eligible family members. If you add eligible family members, you will need to provide SSNs and required documentation (marriage certificate, birth certificate, etc.). Remember to remove any dependents who are no longer eligible for coverage.
- 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, write down or take a screenshot of 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 SSN on each document or certificate. Submit copies of 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.

If you do not submit the required documentation by the deadline, your dependents will not have coverage for 2023.

Unable To Enroll Online?

Call **888-822-0487** and follow the recorded instructions. Do not hang up until you hear, “Your benefits 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**.

What to do if You Have a Life Event Before 2023

You can make changes to your benefits outside annual benefits enrollment if you have a life event such as marriage, divorce, or birth. See page 7 in the *Enrollment Highlights Guide*.

If you make a life event change between October 1 and December 31, you must complete two enrollments: One for your 2022 benefits, and another for 2023.

After annual benefits enrollment ends, if you add dependents in November and December through the marriage or birth/adoption life event, but do not complete the 2023 life event enrollment, only the medical and dental coverage you elect for your new dependent automatically carries over to 2023. You must complete the 2023 life event enrollment for all other benefits.

Important: When you complete your 2022 life event enrollment and reach the “Thank You” page, you must click the yellow “Continue” button to complete your 2023 enrollment.

IMPORTANT

Still Enrolling Using the Phone Enrollment System?



This is your last year to enroll by phone because the system will end on December 31, 2022. If you have never enrolled online, give it a try this year so you will be ready for next year!

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 Choices 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.