


# options

Hollywood Reservoir

## Your 2023 benefits: Changes and reminders

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

### **Spending Account Changes for 2023**


**New spending accounts administrator** — Starting January 1, 2023, BenefitWallet will be the County's new spending accounts administrator.


**Temporary carryover changes have ended** — The temporary unlimited carryover of spending account funds allowed by the 2021 pandemic relief law has 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. (See below for changes to the increased carryover amount for 2023.)

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. Visit [irs.gov](https://www.irs.gov) to review Publication 502 for eligible health care expenses and Publication 503 for eligible dependent care expenses.

 **HCSA contribution and carryover increase<sup>1</sup>** — 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 your enrollment materials for the new salary ranges and County contribution amounts.

**2023 deadlines** — You must incur all expenses by December 31, 2023, and submit for reimbursement by June 30, 2024.

<sup>1</sup> Based on 2022 IRS limits.

### **Basic Term Life Insurance Increase**

Coverage for General Members of Retirement Plan A, B, C, D, and G will increase from \$2,000 to \$5,000. For members of Retirement Plan E, coverage will increase from \$10,000 to \$13,000.

### **Monthly Benefits Allowance Increase**

The amount the County gives you to spend on benefits will increase by 4% in 2023.

### **Delta Dental PPO Max Benefit Increase**

The annual maximum benefits for the Delta Dental PPO plan will increase from \$1,750 to \$2,000 per person.

### **Hearing Aid Coverage Change**

The UnitedHealthcare (UHC) HMO, UHC Harmony HMO, and UHC PPO medical plans will now provide a \$5,000 allowance per device, one device per hearing impaired ear every three years.

Kaiser Permanente will continue to provide a \$5,000 allowance for each ear every 36 months.

### **Vision Benefits Reminder**

Don't forget: all *Options* medical plans provide in-network coverage for routine eye exams. The Kaiser Permanente, UHC HMO, and UHC Harmony HMO medical plans also provide coverage for glasses and contact lenses.

### **Check if Your Provider is In-network**

It's always good to check if your health care and dental providers will remain in-network for 2023. Visit [mylacountybenefits.com](https://mylacountybenefits.com) to find links to each plan website with their provider directories.

### **Taxable Cash Cap is \$244**

If the total cost of your 2023 benefits is less than your *Options* monthly benefits allowance, you may receive up to \$244 of the unused amount in your monthly pay.

# Stay on track for 2023

## Life Event Changes During October, November, or December

If you have a qualified life event such as marriage, divorce, or birth/adoption between October 1 and December 31, you need to complete **two life event enrollments**: One for your 2022 benefits, and another for 2023.<sup>1</sup>

**Example:** Marcia has a baby on October 20, 2022, and wants to add her baby to her County benefits. She has 90 days to complete two life event enrollments and submit the required documentation:

<b>STEP 1</b>	<b>Add Baby to 2022 Benefits:</b> Marcia must do this before she can add her baby to 2023 benefits. <ul style="list-style-type: none"><li>• Marcia logs on to <b>mylacountybenefits.com</b>.</li><li>• Clicks “Enroll or Make Changes” button.</li><li>• Clicks “Life Event” link.</li><li>• Follows instructions.</li></ul> When done with enrollment, Marcia gets to the “Thank You” page: <ul style="list-style-type: none"><li>• Clicks “Continue” button to enroll her baby in 2023 benefits.</li></ul>
<b>STEP 2</b>	<b>Add Baby to 2023 Benefits:</b> Marcia must do this because her change to 2022 benefits will not carry over to 2023 benefits. <ul style="list-style-type: none"><li>• She follows the same steps she took for 2022 enrollment.</li><li>• Confirms changes.</li><li>• On the “Thank You” page, views list of documents she needs to provide.</li></ul>
<b>STEP 3</b>	<b>Check Confirmation Statements</b> <p>Marcia reviews both confirmation statements to make sure her baby was added to her benefits for the 2022 and 2023 Plan Years.</p>
<b>STEP 4</b>	<b>Submit Required Documentation</b> <p>Marcia submits required documentation within 90 days of the life event.</p>

<sup>1</sup> **IMPORTANT!** If you add dependents in November and December through the marriage or birth/adoption life event, but do not complete the second life event enrollment, only the medical and dental coverage you elect for your newly added dependent automatically carries over to 2023. You must complete the second life event enrollment for all other 2023 benefits changes (life insurance, spending accounts, etc.).

If you have questions, call the Benefits Hotline, **213-388-9982**.

## Itemized Receipts: The Key to HCSA Reimbursement

If you enroll in a Health Care Spending Account (HCSA), you must submit itemized receipts to be reimbursed for eligible expenses. Receipts must show:

- |                    |                    |                       |
|--------------------|--------------------|-----------------------|
| 1. Patient's name  | 3. Date of service | 5. Out-of-pocket cost |
| 2. Provider's name | 4. Type of service |                       |

Claims submitted only with credit card receipts will not be processed. You must submit an itemized receipt from your provider.

## Do You Waive or Decline Medical Coverage?

You must provide proof of your 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 the lowest-cost medical plan you are eligible for in 2023. You will not be able to waive or decline again until the next annual benefits enrollment. More information will be available in your annual benefits enrollment packet.

# Get ready

## October 1 - October 31, 2022

[mylacountybenefits.com](http://mylacountybenefits.com)

Annual benefits enrollment is your one time a year to:



**Enroll in or change plans:**

- ✓ Medical
- ✓ Dental
- ✓ Optional insurance: long-term disability health, life, and accidental death & dismemberment



**Add or drop coverage** for family members. You must remove ineligible family members from your coverage. See page 3.



**Waive or decline** medical coverage if you have other coverage. If you choose to waive or decline, you must provide proof of coverage each year. See the bottom of this page.



**Enroll or re-enroll** in Health Care and Dependent Care Spending Accounts.

## Don't Miss the Deadline

After October 31, you won't be able to enroll or make changes until the next annual benefits enrollment unless you have a qualified life event. Your current benefit elections will continue (new 2023 premium rates will apply), **except** for spending accounts and waiving or declining medical coverage.

# Eligibility reminders

## Eligible Family Members

Eligible family members you may add to your *Options* medical and dental plans<sup>1</sup> include:

- Your spouse or domestic partner.
- Your children, children legally adopted by you, children awaiting finalization of adoption by you, stepchildren, children for 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.

## Loss of Eligibility

You **MUST** remove an ex-spouse, ex-domestic partner, ex-stepchildren, and any other ineligible family members from your medical and dental coverage. Such situations include divorce or the end of a domestic partnership.

Even if your divorce decree requires you to maintain health care coverage for your ex-spouse, you may not keep your ex-spouse or ex-stepchildren enrolled in your *Options* benefits.

## Social Security Numbers and Documentation Required

If you enroll in or change medical plans, you must provide each enrolled family member's Social Security number (SSN). For each new dependent you add to your benefits, you must provide their SSN and required documentation (certificate of birth, adoption, marriage, etc.).

If you do not provide this information within 10 calendar days from the date you enroll, your family member will not have coverage in 2023.

<sup>1</sup> The dependent term life, accidental death and dismemberment plans, and spending accounts have different dependent eligibility requirements. See your *Options* Summary Plan Description (SPD) on [mylacountybenefits.com](http://mylacountybenefits.com) for details.



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## Annual benefits enrollment is here

Check out your plan options and get the coverage you and your family need.

 **DELTA DENTAL**  
deltadentalins.com

## WE'RE IN THIS TOGETHER.

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You are a part of what makes the County of Los Angeles a great place to live and work — one of over 100,000 employees dedicated to serving the people of the County of Los Angeles.

Your *Options* benefits program, negotiated for you by SEIU Local 721, is designed to give you the security of knowing we've got you covered — so you have the freedom to focus on what matters most at work and at home.





**County of Los Angeles**  
**Department of Human Resources**  
 Employee Benefits Division  
 510 S. Vermont Ave., 12th Floor  
 Los Angeles, CA 90020

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**Your chance to enroll in  
 2023 benefits is coming!**  
**October 1 - 31, 2022**

Get ready to enroll by reviewing this newsletter to find out what's new and what's changing for 2023.



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



# Enroll online

Log on to [mylacountybenefits.com](https://mylacountybenefits.com) from your computer, tablet, or smartphone.



**Enroll** or make benefit changes quickly.



**View** your monthly benefits allowance as well as your benefit options and their costs.



**Access** your enrollment confirmation statement immediately.



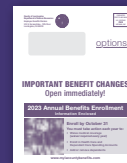
**Add** dependents' Social Security numbers.



**Upload** copies of supporting documentation to the enrollment homepage.



**Link** to your health plans' websites.



**Coming late September:  
 Your Options benefits  
 enrollment packet**

If you don't receive your packet by October 7, log on to [mylacountybenefits.com](https://mylacountybenefits.com) and go to "Additional Resources" to download the materials.

## Do You Have a New Mailing Address or Phone Number?

If so, let us know so you get your enrollment packet on time. We'll also send your updated information to your medical and dental plan carriers. To update your information:

✓ **Use** a County computer — visit [mylacounty.gov](https://mylacounty.gov) > Employee Self Service, or

✓ **Contact** your Departmental Personnel Office.

## Benefits Hotline

**213-388-9982**

Monday – Friday, 8 a.m. to 4 p.m.

Extended hours during annual benefits enrollment, 8 a.m. to 5 p.m.