




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 help offset the monthly premium rate increases. The monthly premium rates for UnitedHealthcare (UHC) HMO, UHC Harmony HMO, and Kaiser Permanente will increase, and the monthly premium rate for UHC PPO will decrease. There will be an increase in the monthly premium rates for DeltaCare and MetLife (SafeGuard), and a decrease in the monthly premium rate for Delta Dental.

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 — Hearing Aid Benefits

The 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.



Dental Plans

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





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 — 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 increased 2023 carryover amount.) 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.

Life Insurance

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



Taxable Cash Cap

The 2023 monthly taxable cash cap remains at \$244. If the total cost of your 2023 benefits is less than your monthly benefits allowance, you may receive up to \$244 of the unused amount in your monthly pay.



What if I Miss the Annual Benefits Enrollment Deadline?

If you do not enroll, your current benefits will continue at the new premium rates **except** Health Care and Dependent Care Spending Accounts and waiving or declining medical coverage.

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 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 until 2024. See page 3 of the *Enrollment Highlights Guide*.

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 2022 benefits and another for 2023.

After annual benefits enrollment ends, if you add dependents through the marriage or birth/adoption life event in November and December 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.

¹ Based on 2022 IRS limits.

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 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, 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 Social Security number (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.

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 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**.

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 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.