

# 2024 ANNUAL BENEFITS ENROLLMENT

## YOUR 2024 BENEFITS: CHANGES AND REMINDERS

### CHANGES

The benefit changes listed below will go into effect January 1, 2024.

#### Monthly benefits allowance –

There will be an increase in the monthly benefits allowance.

**Health Care Spending Account (HCSA) contribution increase** – In 2024, you'll be able to contribute up to \$254<sup>1</sup> each month to your HCSA.

- If you're an active participant at the end of the year and there's money left in your account, up to \$610<sup>1</sup> will carry over to your 2025 HCSA; however, you'll lose any money over that amount

**Medical coverage protection long-term disability (LTD) health insurance** – The additional buy-up coverage will increase from \$3 per month to \$4.75 (pending approval by the Board of Supervisors). See the *Choices* SPD on [mylacountybenefits.com](https://mylacountybenefits.com) to learn more.

<sup>1</sup> Based on 2023 IRS limits.

### REGISTER ON THE BENEFITS WEBSITE SO YOU'RE READY TO ENROLL

Before you can enroll in or change benefits, you'll need to register on the website.

If you haven't registered, a registration key will be mailed to you at the end of September, or you can register now by answering some validation questions at [mylacountybenefits.com](https://mylacountybenefits.com).

If you already registered, you don't need to register again.

We've made many improvements to our website this year so it's easier to use and enroll. You'll find tools like calculators and videos that will help you understand your benefits and how to use them throughout the year.



SCAN THIS QR CODE  
TO WATCH A VIDEO.

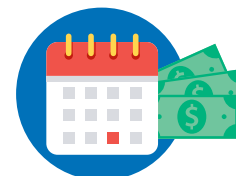


### TELEPHONE ENROLLMENT SYSTEM HAS ENDED

The telephone enrollment system is no longer available. Beginning this year, enrollment can only be completed online using a computer, tablet, or smartphone.

### TAXABLE CASH LIMIT

The County gives you a monthly benefits allowance to spend on benefits. If the cost of your benefits is less than your allowance, up to \$244 of the unused amount — taxable cash — is added to your monthly paycheck.



# STAY ON TRACK FOR 2024

## LIFE EVENTS IN 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 2023 benefits, and another for 2024.<sup>1</sup>

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

**Example:** Marcia has a baby on October 20, 2023. To add her baby to her County benefits, Marcia has 90 days to complete two life event enrollments and submit the required documentation:

**1 Add new baby to 2023 benefits:** Marcia must do this before she can add her baby to 2024 benefits.

- Marcia logs on to **mylacountybenefits.com**
- Clicks “Life Events” at the top of the homepage and follows instructions
- Confirms her elections by clicking the submit button
- When she's done, she sees a message in the “Action Required” section of the confirmation screen

**2 Add new baby to 2024 benefits:** Marcia must do this because some of the changes she made to her 2023 benefits won't carry over to 2024.<sup>1</sup>

- She clicks the link in “Action Required” to complete her 2024 life event enrollment and follows the same steps she did for the 2023 enrollment
- Confirms her elections by clicking the submit button

**3 Check confirmation statements**

Marcia reviews both confirmation statements to make sure her baby was added to her benefits for both years.

**4 Submit required documentation**

Marcia submits copies of required documentation within 90 days of her baby's birth.

<sup>1</sup> **IMPORTANT!** If you add dependents in November and December through the marriage or birth/adoption life event, but don't complete the second life event enrollment, only the medical and dental coverage you elect for your newly added dependent automatically carries over to 2024. You must complete the second life event enrollment for all other 2024 benefit changes (life insurance, spending accounts, etc.).



## ARE YOU COVERED BY ANOTHER PLAN?

If you're covered by another plan — your spouse's/domestic partner's employer-sponsored plan, another employer-sponsored plan, veteran's benefits, or Medicare (Parts A and B) — you can waive coverage and receive the \$244 monthly medical waiver allowance.<sup>2</sup> To waive coverage, you must complete your enrollment, select the waive option, and provide information on your other coverage.

<sup>2</sup> If you're enrolled in private insurance or have coverage through a marketplace such as Covered California, you can decline coverage. If you decline, you won't receive any monthly benefits allowance from the County. See the SPD for details.

# GET READY

## OCTOBER 1 – 31, 2023 MYLACOUNTYBENEFITS.COM

Annual benefits enrollment is your one time each year to:



### Enroll in or change plans:

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



**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're covered by another plan. 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.

If you don't enroll, your current benefit elections will continue (new 2024 premium rates will apply), **except** for spending accounts and waiving or declining medical coverage.

# ELIGIBILITY REMINDERS

## WHO YOU CAN ENROLL

Family members you may add to your *Choices* medical and dental plans<sup>1</sup> include your:

- Spouse/domestic partner
- Children<sup>2</sup> who are:
  - 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

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

<sup>2</sup> Qualifying children are children born to you, legally adopted by you, or 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.

## 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.

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



## DOCUMENTATION YOU'LL NEED IF YOU CHANGE PLANS OR ADD DEPENDENTS

If you enroll in or change medical plans, you must provide each enrolled family member's Social Security number (SSN).

An SSN and required documentation — birth, adoption, or marriage certificate, etc. — are required for each new dependent you add to your benefits.

If you don't provide this information within 10 calendar days of the date you enroll, your family member won't have coverage in 2024.

Your health care.  
Your choice.



## CAPE/Blue Shield Lite or Classic Point of Service Plan\*

✓ HMO and PPO coverage in each plan

For information call (800) 487-3092  
or go to [blueshieldca.com/cape](http://blueshieldca.com/cape)



\* Offered to *Choices* union member employees whose union is part of the Coalition of County Unions  
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Lower out-of-pocket costs on hundreds of dental procedures.

For more information, visit [www.metlife.com/safeguard](http://www.metlife.com/safeguard)

## WE'RE IN THIS TOGETHER.

We would like to express our gratitude to the outstanding care teams and individuals who deliver on the Kaiser Permanente mission to improve the health of our members and the communities we serve. We are here to help you thrive. Learn more at [kp.org](http://kp.org).

KAISER PERMANENTE®  **thrive**



 **DELTA DENTAL**

Are you covered?  
Get your dental benefits during annual enrollment.

## We stand with you.

At Cigna Healthcare<sup>SM</sup>, we're committed to helping every customer, at every stage of life, achieve better health. That's why we're here to support Los Angeles County employees 24/7. Whenever you need us, call **800Cigna24**.



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

Your union, through the Coalition of County Unions (CCU), negotiates on your behalf for your benefits. With equal representation, a joint labor-management team governs the administration of the *Choices* plan, giving you 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

## YOUR CHANCE TO ENROLL IN 2024 BENEFITS IS COMING!

October 1 – 31, 2023



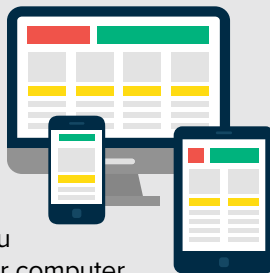
Review this newsletter to find out what's new and what's changing for 2024.



## IT'S ALL ONLINE!

The County of Los Angeles has a new benefits website where you can enroll in and make changes to your benefits.

Its look and feel are different, and it's easier to get around. The site is mobile-friendly so you can use all its features on your phone, tablet, or computer.



**Reminder:** The telephone enrollment system is no longer available.

Here are some highlights:

- **Use** the Online Benefits Guide to learn more about your benefits
- **Watch** short videos about spending accounts, life events, and more
- **Access** calculators to help you determine spending account contributions or life insurance coverage
- **View** your monthly benefits allowance, and benefits options and costs
- **Upload** required documentation and add dependents' Social Security numbers

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

## COMING LATE SEPTEMBER: YOUR CHOICES BENEFITS ENROLLMENT PACKET

If you don't receive your packet by October 7, log on to [mylacountybenefits.com](http://mylacountybenefits.com) and go to Library > Plan Information > Annual Enrollment Benefits 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 send your updated information to your medical and dental plan carriers. To update your information:

- ✓ Use a County computer — visit [mylacounty.gov](http://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.