



flex 2011 Annual Enrollment Quick Start Summary

Welcome to annual enrollment for your County of Los Angeles *Flex* benefit program. This year, annual enrollment is October 1 through October 31, with your benefit elections taking effect January 1, 2011. This document is designed to provide you with an overview of what's changing, what you need to know, and the steps you need to take to make sure your benefit elections are still meeting your and your family's needs.

What's Changing for 2011

Your *Flex* plan choices are not changing for 2011. However, you should take some time to review your current elections. Your needs can change over time and may be different from last year. As you review your options, consider how your changing needs may affect which benefits you choose.

Premium Rates

As health care costs continue to increase, many County employees will see an increase in the monthly premium rates for dental plan options. Monthly premium rates for medical, life, and accidental death and dismemberment (AD&D) will decrease, but monthly premium rates for medical coverage protection and optional group variable universal life will not change.

You can find out what your premium rates will be for the plan year by reviewing the Personalized Enrollment Worksheet you received in your enrollment packet.

Waiving Coverage

If you want to waive medical coverage, review "Waiving Medical Coverage" in your *Flex* Summary Plan Description to learn if you qualify.

Health Care Reform

There are a few changes to your *Flex* benefits due to health care reform, starting January 1, 2011, including:

- Lifetime dollar maximums, such as the medical plans' overall lifetime maximum, will no longer apply under any of the County of Los Angeles medical plans.
- You may enroll your eligible adult children in your medical plan until their 26th birthday, regardless of student or marital status, provided they are not eligible for other employer-sponsored coverage (except under a parent's plan).
- You will now be required to submit a physician's prescription to receive reimbursement for over-the-counter (OTC) medications from your Health Care Spending Account. Be sure to consider this change when planning how much you want to contribute to your Health Care Spending Account for 2011.

For more details, review the annual enrollment newsletter, *Flex* Summary Plan Description (SPD), or Medical and Dental Plans Comparison Chart, found online at mylacountybenefits.com.



Extended Coverage for Children

Due to health care reform, you may enroll your eligible adult children in your medical plan until their 26th birthday, regardless of student or marital status. To be enrolled, you must attest that your adult children are not eligible for other employer-sponsored coverage (except under a parent's plan), such as a plan from their own job or their spouse's job.

If your children previously lost coverage due to reaching current maximum age (25) or were not full-time students, you may add them to your medical and dental plans again during annual enrollment. Coverage for adult children added during annual enrollment will begin January 1, 2011.

Dependent coverage under dental, life and AD&D will be extended to eligible dependents until their 26th birthday. See the *Flex* SPD for student status requirements for life and AD&D.

what do you need to do?

1. Review your enrollment materials

In addition to this document, your enrollment packet includes the information you need to enroll or make changes, including a(n):

- **Personalized Enrollment Worksheet** — Shows your current plan elections and premium rates for 2011. Your worksheet also includes your employee number and PIN that you'll need to enroll.
- **Enrollment Highlights Guide** — Provides an overview of your benefit options.

- **Medical and Dental Plans Comparison Chart** — Outlines the details of your medical and dental plan options, allowing you to compare specific plan features, such as deductibles and out-of-pocket costs.

Take the time to review these materials. You can find additional plan details and helpful online benefit tools, such as enrollment tutorials and spending account calculators, at mylacountybenefits.com.

Adding Dependents?

If you are adding dependents to your coverage in 2011, the County must receive proof of dependent status (such as birth certificates for children and a marriage certificate for a spouse) within 10 calendar days from the date you enroll. Important: If your documentation is not received by the County within 10 calendar days of your election, your dependents will not be covered and you will not be allowed to add them until next annual enrollment. See "Extended Coverage for Children" on the other side of this summary for important information on adding adult children.

Be prepared to provide Social Security numbers for your family members if you make changes to your medical plan or add dependents. This is so your medical plan can comply with Centers for Medicare & Medicaid Services (CMS) federal reporting requirements.

2. Decide if you want to enroll or make changes

Annual enrollment is your once-a-year opportunity to review your *Flex* benefits and make sure they meet your needs during the coming year.

If you choose not to make any changes this year, your current benefit options will continue with the applicable 2011 premiums. However, you must take action if you want to participate in a Health Care or Dependent Care Spending Account or waive medical coverage, both of which require reenrollment each year. Remember, if you are eligible for a Dependent

Care Spending Account and you enroll, the County will contribute up to \$375 per month to your account, based on your annual income. See page 30 of the *Flex* SPD for more details.

Once you make your final enrollment selections (or if you miss the deadline), you will not be able to change your benefits until next annual enrollment. The only exception to this rule is for a qualified change in status, such as a change in your family or work situation that affects your coverage needs.

3. Enroll or make changes

After you have reviewed your enrollment materials and made your benefit decisions, it's time to enroll or make a change! Be sure you have your employee number and PIN located on your Personalized Enrollment Worksheet. You can enroll or make changes to your benefit elections:

Online at mylacountybenefits.com

This is the fastest and easiest way to enroll or make changes during annual enrollment. Using this site, you can access all of the information you receive in your annual enrollment packet and quickly make your benefit elections.

- Access mylacountybenefits.com from any Internet-connected computer by 11:59 p.m., October 31, 2010.
- Log in using your employee number and PIN found on your Personalized Enrollment Worksheet.
- Follow the online instructions to make your choices.
- Be sure to click "Confirm" and print your 2011 *Flex* benefits confirmation statement before logging off.

Also remember, once annual enrollment is over, mylacountybenefits.com is still available 24 hours a day, all year long, to provide you with information about your *Flex* benefits whenever and wherever you need it.

By phone

- Call **888-822-0487** by 11:59 p.m., October 31, 2010 — but don't wait until the last minute!
- Follow the recorded instructions.
- Don't hang up until you hear "Your benefit elections have been confirmed and recorded," and you hear your confirmation number. Be sure to write it down.
- You will receive a confirmation statement in the mail within seven days. If you don't receive your confirmation statement, call the Benefits Hotline at **213-388-9982**.

Benefits Hotline representatives are available Monday through Friday, 8 a.m. to 4 p.m. Benefits Hotline hours are extended during annual enrollment from 8 a.m. to 5 p.m. and include Saturday, October 30 from 8 a.m. to 5 p.m. and Sunday, October 31 from 8 a.m. to 5 p.m.

4. Review your confirmation statement

When you have your confirmation statement, review it carefully to ensure that all the information is correct. You should file this statement, along with other important benefit information, so you have it for future reference.

