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los angeles

You are a part of what makes the County of Los Angeles a great place to live and work — one of nearly 100,000 employees dedicated to serving the people of the County of Los Angeles. Your *Choices* benefit program, negotiated for you by the Coalition of County Unions (CCU), 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 home.

choices

Annual Benefits Enrollment is Coming!

October 1 – October 31, 2011

Once again, it is time to review your *Choices* benefit program! Annual benefits enrollment starts October 1 and ends on October 31. Any changes you make take effect January 1, 2012.

What Can You Do During Annual Benefits Enrollment?

Each year, you can review and update your benefit selections during annual benefits enrollment. You may:

- Enroll in or change medical and dental plans
- Waive medical or dental coverage if you have other coverage
- Enroll or re-enroll in the Health Care and/or Dependent Care Spending Accounts
- Select, change or cancel any of your additional optional benefits, such as life, Accidental Death & Dismemberment (AD&D), and

Medical Coverage Protection (Long-Term Disability Health Insurance)

- Add or drop coverage for eligible dependents.

Why is Annual Benefits Enrollment Important?

During this time, you can make changes to your benefits that you can't make at any other time of the year. The Internal Revenue Service (IRS) has strict rules about what changes you can make to your benefit elections outside of the annual benefits enrollment period. After October 31, you will not be able to change your benefits until the next annual benefits enrollment.

For example, you must enroll or re-enroll each year during annual benefits enrollment to participate in the Health Care or Dependent Care Spending Accounts. These accounts do not "roll over" from year to year.

If you want to waive (or continue to waive) medical coverage in 2012, you must complete a waiver every year during annual benefits enrollment and provide proof of other coverage even if you have done so in the past. See page 4 for more details.

Take advantage of this opportunity to review and update your benefits to make sure they will meet your and your family's needs for the upcoming 2012 plan year. You may not have another chance until next year!

Beat the Rush

Annual benefits enrollment opens on October 1. Starting early gives you more time to ask questions, get information and make any changes before the October 31 deadline.

Annual Benefits Enrollment

What's New for 2012

2012 Choices Benefit Plans

In 2012, you'll continue to have access to the same **Choices** benefit plans you have today. Your **Choices** benefit program includes medical, dental, AD&D and life insurance as well as Health Care and Dependent Care Spending Accounts and LTD Health Insurance.

Take some time to review your priorities and see how they line up with your current selections. Many plans differ in how you access care and how much you pay in out-of-pocket costs. Make sure you've made the right selections for you and your family to begin the new plan year on January 1, 2012.

Benefit Costs and Changes for 2012

Be sure to review the Quick Start Summary and your Personalized Enrollment Worksheet in your annual enrollment packet for information on any benefit changes and monthly costs. Your packet should arrive by the first week in October (see page 4 for more information).

Update on Health Care Reform

Last year, there were a number of benefit changes related to the Patient Protection and Affordable

Care Act and the Health Care and Education Reconciliation Act of 2010 (collectively "the Act"), such as the ability to enroll eligible adult children in your medical and dental plan, and the elimination of lifetime dollar maximums for medical plans.

For 2012, there will not be any benefit changes due to health care reform. However, under current law, there will be a change to the contribution limits for Health Care Spending Accounts in 2013. For 2012, you may contribute a maximum of \$400 a month (\$4,800 a year) to a Health Care Spending Account. In 2013, this amount is scheduled to be reduced to \$200 a month (\$2,400 a year).

Keep this change in mind if you're considering any major health care expenses (such as braces for your children or laser eye surgery) in the next few years. If you enroll in a Health Care Spending Account in 2012 and incur those expenses within that year, you can take advantage of the higher contribution limits. Remember that any contributions made for 2012 that aren't used to pay expenses incurred in 2012 cannot be carried over into the next year and will be forfeited.

When Your Packet Arrives...

Here are a few helpful hints to remember. You should receive your **Choices** benefits enrollment packet in the mail by the first week of October.

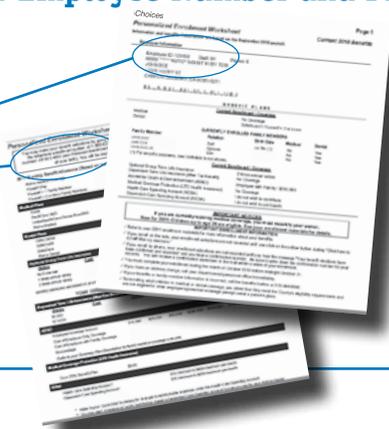
- ✓ **Review your worksheet**
The Personalized Enrollment Worksheet you will find in your benefits enrollment packet shows your current benefit plan elections, your monthly benefit allowance and premium rates for 2012.
- ✓ **Prepare information to waive coverage**
If you want to waive coverage for 2012, gather information about your primary medical coverage. YOU MUST provide proof of other coverage even if you have done so in the past. There are no exceptions! See page 4 for more details.
- ✓ **Mark your calendar**
You can make changes and enroll starting October 1. Be sure to review your materials as soon as they arrive. Starting early gives you more time to ask questions, get information and, make any changes before the October 31 deadline.
- ✓ **Review last year's expenses**
Figuring out how much you paid out-of-pocket in health care and dependent care expenses this year can help you decide whether your current benefits meet your needs and help you calculate how much to put aside in a spending account for the upcoming year.
- ✓ **Gather Social Security numbers**
If you plan to make changes to your medical plan, add dependents or recently added a newborn, be prepared to provide Social Security numbers for your family members.

Need Help Locating Your Employee Number and PIN?

Use the Personalized Enrollment Worksheet in your packet to find your:

- Employee Number
- PIN

You'll need this information to access the benefits website, mylacountybenefits.com.



Enroll or Make Changes

Oct. 1 – Oct. 31

www.mylacountybenefits.com

It's Easy to Enroll or Make Changes

Last year, 78% of enrollments were made online. Why? It's easier than using the telephone system. This year, mylacountybenefits.com has a new look and feel making it easier to navigate and find what you need.

Using the County of Los Angeles benefits website, you can:

- Enroll and print a confirmation statement immediately
- Waive coverage with no forms and nothing to mail or fax
- Access all of the information in the benefits information packet mailed to your home
- Use online calculators and tutorials

- Download the **Choices** Summary Plan Description (SPD)
- View wellness program information
- And more!

Best of all, the site is available to you and your family 24 hours a day, seven days a week, all year long. You always have access to detailed information and tools about your **Choices** benefits whenever and wherever you need it.

Online Tutorials Available!

Did you know that audio-visual tutorials are offered on mylacountybenefits.com? These online tutorials are designed to help you learn more about your **Choices** benefits, understand the value of the Health Care and Dependent Care Spending Accounts, and to provide you with step-by-step instructions about how to enroll or make changes.

The tutorials are an easy and fun way to learn. Log on to mylacountybenefits.com and select “**Online Tutorials**” from the “**my tools**” drop down menu at the top of the page.

Enrolling or Making Changes by Phone

You can make changes by phone if you do not have access to the Internet. Look for instructions about how to enroll or make changes by phone in your benefits enrollment packet.

Keep in mind, when you enroll by phone, you will need to complete a waiver form if you want to waive medical or dental coverage. Unfortunately, when you enroll by phone you won't have immediate access to your benefit summary statement like the version available when changes are made online.



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*Offered to any employee in Choices through the Coalition of County Unions.



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¹Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often members visit the dentist and the cost of services rendered. SafeGuard Health Plans, Inc., Aliso Viejo, CA 92656. ©2011 MetLife, Inc. 1108-2837 10811201223(emsp0912)(CA)

Enrollment questions? Call us at

800.CIGNA24
(800.244.6224)



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Contact Information Up to Date?

Your *Choices* benefits enrollment packet includes helpful material. It's essential to make sure your mailing address and home phone number are up to date so you get your enrollment packet on time and your medical carrier can contact you in the future. If it's not, contact your departmental Personnel Office immediately.



More to Come

Take the time to learn all you can so that when it's time to make decisions, you'll be ready!

Watch for your *Choices* benefits information packet in the mail by the first week in October!



If you have not received your benefits enrollment packet by October 11, 2011, log on to mylacountybenefits.com to download the enrollment materials or call the Benefits Hotline at 213-388-9982 to request a duplicate packet.

Are You Currently Waiving Coverage? If So, You Must Take Action!

To waive medical coverage, you must complete a waiver and provide proof of other coverage each year during annual benefits enrollment. There are no exceptions! If you do not complete a medical waiver, your medical waiver is not approved, or you do not enroll in a medical plan, you will automatically be enrolled in the CAPE/BLUE SHIELD Lite Point of Service (POS) Plan* for 2012.

So if you don't want *Choices* medical coverage in 2012, TAKE ACTION! Refer to your enrollment packet for more details.

* Sworn Peace Officers eligible to be members of ALADS (Bargaining Unit 611), and employees in Bargaining Units 612, 614, 621, 631, 632, 641, and 642 will be automatically enrolled in the ALADS/Anthem Blue Cross CaliforniaCare HMO. Local 1014 members will be automatically enrolled in the Fire Fighters Local 1014 Medical Plan.

