

# 2025 ANNUAL BENEFITS ENROLLMENT

## YOUR 2025 BENEFITS: CHANGES AND REMINDERS

### CHANGES

The benefit changes listed below will go into effect January 1, 2025.

**New spending account administrator** – HealthEquity will be the new spending account administrator in Plan Year 2025. More information will be included in your enrollment packet and in the Online Benefits Guide at [mylacountybenefits.com](https://mylacountybenefits.com).

**Health Care Spending Account (HCSA) contribution increase** – In 2025, you'll be able to contribute up to \$266<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 \$640<sup>1</sup> will carry over to your 2026 HCSA; however, you'll lose any money over that amount

<sup>1</sup> Based on 2024 IRS limits.

### GET READY TO ENROLL!

Before annual benefits enrollment begins on October 1, it's a good idea to make sure you can access the benefits website. Log in to [mylacountybenefits.com](https://mylacountybenefits.com) with your username and password. If you've forgotten them, click the Forgot My Username or Forgot My Password link on the login page.



SCAN THIS QR CODE  
TO WATCH A VIDEO.

Scan the QR code to watch short videos about how to recover your username, change your password, the types of benefit changes you can make during annual benefits enrollment, and other important information about enrolling.

Annual benefits enrollment is important because it's usually the only time of year when you can add and change benefits, or waive coverage.



### 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 2025

## 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 2024 benefits, and another for 2025.<sup>1</sup>

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

**Example:** Marcia has a baby on October 20, 2024. 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 2024 benefits:** Marcia must do this before she can add her baby to 2025 benefits.

- Marcia logs in 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 2025 benefits:** Marcia must do this because some of the changes she made to her 2024 benefits won't carry over to 2025.<sup>1</sup>

- She clicks the link in Action Required to complete her 2025 life event enrollment and follows the same steps she did for the 2024 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 2025. You must complete the second life event enrollment for all other 2025 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 about 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 Choices Summary Plan Description (SPD) for details.

# GET READY

## OCTOBER 1 – 31, 2024 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 2025 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* 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 2025.

Your health care.  
Your choice.



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

✓ HMO and PPO coverage in each plan

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



<sup>\*</sup> Offered to *Choices* union member employees whose union is part of the Coalition of County Unions  
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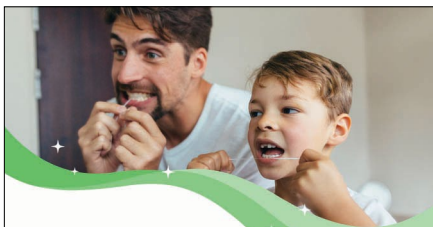
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You're a part of what makes the County of Los Angeles a great place to live and work — one of more than 110,000 employees dedicated to serving the people of the County of Los Angeles.

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.



 **DELTA DENTAL**

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

**ALADS**  
Anthem 

Anthem HMO and PPO options  
include:

- PPO Dental
- Gym Memberships
- LASIK Coverage
- VSP Vision Benefits
- Body Scan

For more information on these  
**GREAT BENEFITS**  
Call **1-800-842-6635** or visit the  
ALADS health plan benefit website  
[www.mybenefitchoices.com/alads](http://www.mybenefitchoices.com/alads)



**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 2025 BENEFITS IS COMING!

October 1 – 31, 2024



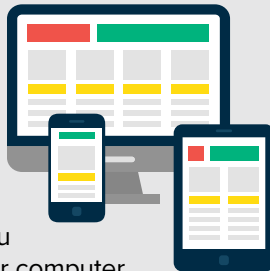
Review this newsletter to find out what's new and what's changing for 2025.



## 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.



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.