

## QUICK START SUMMARY

# 2025 ANNUAL BENEFITS ENROLLMENT

Annual benefits enrollment is October 1 – 31. This is your one opportunity to enroll in or change benefits for 2025. Benefits go into effect January 1, 2025.



## GET READY TO ENROLL

It's a good idea to make sure you can access the benefits website if you haven't done that this year. 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.

## WHAT IF I MISS THE ENROLLMENT DEADLINE?

Your current benefits will continue at the new premium rates **except** for elective annual leave days, and Health Care and Dependent Care Spending Accounts.

After October 31, 2024, you may not change your benefits until the next annual benefits enrollment period unless you experience a qualified life event.

**Note:** You cannot purchase elective annual leave days during qualified life events.

## BENEFIT CHANGES AND REMINDERS

**New spending account administrator** – HealthEquity will be the new spending account administrator in Plan Year 2025.

You can continue submitting claims to BenefitWallet and using your BenefitWallet Health Care Spending Account (HCSA) debit card through December 31, 2024. Beginning January 1, 2025, HealthEquity will process any remaining 2024 claims and all 2025 claims.

If you participate in an HCSA for Plan Year 2025, you'll receive a new HealthEquity HCSA debit card.

For more information, see the Benefits Guide in this packet or the Online Benefits Guide at [mylacountybenefits.com](https://mylacountybenefits.com).

**Premium rates** – See your Personalized Enrollment Worksheet for the 2025 monthly premium rates. Rate changes are subject to final approval by the Board of Supervisors.

**Health Care Spending Account (HCSA) contribution increase** – In 2025, you can contribute up to \$266<sup>1</sup> each month to your account.

If there's money in your HCSA at the end of 2025, and you're an active participant, up to \$640<sup>1</sup> will carry over to your 2026 HCSA.

**Optional Group Variable Universal Life (GVUL) Insurance** – During annual benefits enrollment, you can increase your coverage by one level – until you reach the maximum amount of 8x your annual salary – without completing a statement of health.

**Dependent Care Spending Account (DCSA)** – To get the County's nontaxable DCSA contribution, you must contribute at least \$10 each month. See page 7 of the Benefits Guide for details.

**Elective annual leave days** – Annual benefits enrollment is your only opportunity each year to buy these leave days; they don't carry over to the next year (see page 4 in the Benefits Guide for details).

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



# HOW TO ENROLL OR MAKE CHANGES

1. Review the enrollment materials in this packet, including your Personalized Enrollment Worksheet.
2. If you haven't already, register on the website at **mylacountybenefits.com**. If you're already registered, log in with your username and password (see front page for details).
3. Click Enroll Now to begin.
4. Choose your benefits. If you switch medical plans or add dependents, see "Important enrollment reminders" to the right. See "How to submit required documentation" below if you need to add dependents.
5. When you've finished enrolling, click the Submit button. Review the confirmation statement carefully, then print, save, or take a screenshot of it before you log off.

## WHAT IF I HAVE A LIFE EVENT BEFORE 2025?




A life event is a change in your situation, such as marriage, divorce, or birth, that affects your eligibility and allows you to make changes to your benefits outside the annual benefits enrollment period.

If you experience a life event between October 1 and December 31, you must complete two life event enrollments: One for 2024 and another for 2025.

If you add dependents to your 2024 benefits through the marriage or birth/adoption life event in November and December but don't complete a 2025 life event enrollment, only their medical and dental coverage will carry over to 2025. You must complete the 2025 life event enrollment for all your other benefits.

Visit **mylacountybenefits.com** to complete life event enrollments.

## 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., birth/adoption/marriage certificates). See page 2 of the Benefits 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. See page 7 of the Benefits Guide.

**If you don't submit the required documentation by the deadline shown below, your dependents won't have coverage for 2025.**

## HOW TO SUBMIT REQUIRED DOCUMENTATION

To guarantee coverage, you must submit **copies** of all required documentation to the County Benefits Plan Administrator within **10 calendar days** of the date you enroll. Submitted documents will not be returned.

If you add a dependent, write your name, employee number, and your dependent's Social Security number (SSN) on each document or certificate and submit by:



**Upload:** Click the Doc Upload button in the Easily Submit Documents tile on the homepage (this is the most secure method for submitting documentation). Preferred file format: PDF.



**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 9005, Norfolk, VA 23501-9005.

### QUESTIONS?

Call the Benefits Hotline, **213-388-9982**.



*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 MegaFlex 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 Benefits Guide you received with this summary. If there's a difference between what you read in this summary and what you read in an official plan document, the official plan document will rule.*