

October 1 - 31, 2011

Flex Enrollment HIGHLIGHTS

2012

What is Changing for 2012

For 2012, there are updates to dental coverage and changes in coverage costs.

Dental Coverage

If you participate in the Delta Dental PPO, you will see:

- An increase in the out-of-network deductible from \$25 to \$50 per individual and from \$75 to \$150 per family (the in-network deductible is not changing)
- A decrease in the out-of-network coinsurance the plan pays for crowns and cast restorations from 80% to 50% of reasonable and customary (R&C) charges. If you use an in-network provider, you will still have coverage at 80%.

Otherwise, the Delta Dental PPO will not change and there are no changes to the Preventive Only option and the DeltaCare USA DHMO. For more about your dental options, see page 30 of your 2012 Flex benefits booklet.

Coverage Costs

Changes in 2012 coverage costs will depend on your health and dental plan choices and coverage levels.

- Costs for the Anthem and Kaiser HMOs are generally not changing for full-time employees. EAA members and half-time employees will see some increases.
- Costs for the Anthem PPO are decreasing.
- Dental coverage costs are increasing slightly in all plans.



What You Need to Do

You must go online and enroll during the enrollment period — **October 1 - 31** — if you want to:

- Make changes to your benefit choices for 2012
- Participate in a Healthcare Flexible Spending Account or Dependent Care Reimbursement Account for 2012.

You do not have to enroll during annual enrollment if you are not changing your health, dental, life insurance, AD&D insurance or disability coverage choices. Your current selections will automatically continue for 2012. Even if you do not make changes to your benefit choices, remember to go online to confirm your beneficiary information for basic and supplemental life insurance.

If you want to change some of your benefit choices for 2012 but keep others the same, you can go directly to the benefits you want to change when you go to www.myflexla.com to enroll. If you do not have Internet access, you can contact the Benefits Service Center at 1-800-778-2133.

Annual enrollment in October is your opportunity to make smart choices!



Benefits for your way of life.

How to Enroll for Your 2012 Flex Benefits

1 Review your personal enrollment fact sheet to see your current benefit selections and 2012 Flex coverage costs.

- If your personal information is incorrect, contact your department's personnel section.
- If any dependent information is incorrect, call the Benefits Service Center at 1-800-778-2133, Monday through Friday from 8 a.m. and 5 p.m. (For TDD or TTY service, call 1-800-735-2922.) During annual enrollment, you can make any dependent data changes needed. If you need to correct a dependent's date of birth, a copy of the dependent's birth certificate must be provided.

2 Go to my Flex at www.myflexla.com and click Enroll In Benefits or Make Changes from the left navigation bar to go to the City's enrollment site.

- If you have problems enrolling online, call the Benefits Service Center at 1-800-778-2133 and press "0#" two times to speak to a Benefits Service Center Representative. For TDD or TTY service, call 1-800-735-2922. In a few cases, you may not be able to access the Web site from work because of security features in your department's computer systems.

3 Enter your Employee ID number and Personal Identification Number – or PIN – to log in.

- Your PIN is the last four digits of your Social Security number, unless you have changed it.
- If you forgot your PIN, enter your user name and then click on "Forgotten Password (PIN)." You will be asked a few basic questions, like your ZIP code, and prompted to answer a security question. If you need help, call the Benefits Service Center at 1-800-778-2133 and press "0#" two times to speak to a Benefits Service Representative.

4 Provide any required paperwork to complete your enrollment.

- If you are required to complete any forms – like a Cash-in-Lieu Affidavit, Domestic Partnership Affidavit or Evidence of Insurability (EOI) form – be sure to return your form by the deadline. Required forms will be included with your confirmation statement or you can find forms at www.myflexla.com.
- Your Flex coverage can be canceled if you do not provide required documentation, and any medical or dental expenses your child or spouse/domestic partner has after coverage is canceled will be your financial responsibility, regardless of when you are notified of the cancellation. See page 16 of your 2012 Flex benefits booklet for more information.

WHAT'S THE DEADLINE?
You must submit any required documentation by December 15, 2011.

An Important Note

Keep in mind that the benefit choices you make during annual enrollment are for 2012 – January 1 through December 31. Once the deadline for making changes shown on your confirmation statement has passed, you cannot make changes to your 2012 benefit choices unless you have a family status change as described on pages 18-19 in your 2012 Flex benefits booklet.

If You Cannot Access the Internet

If you do not have Internet access, you can contact your health plan for information on wellness programs available to you. You can also contact the Benefits Service Center at 1-800-778-2133 or the plan's Member Service number if you have questions about any of the Flex benefits. Phone numbers are listed on page 59 of the 2012 Flex benefits booklet in this package.



myflexla.com –

Your Starting Point for Health Knowledge

When you have questions about how Flex coverage works or what programs are available to help you get healthier, the Flex Web site – **myflexla.com** – is your source for answers. The site can help you make smart choices during enrollment and throughout the year. On the **myflexla.com** site, you can:

- View health plan overviews, link to Web sites for Anthem Blue Cross, Kaiser and Delta Dental, and access provider directories.
- Find resources to help you talk with your doctor, get healthcare facts, understand costs and know when to see a doctor.
- Access tools and resources to help you assess your health today and make needed changes, such as practice prevention, manage chronic conditions and live a healthy lifestyle.

What does my medical plan cover?

What questions should I ask during a doctor visit? Which dentists are in the network?

WHERE CAN I FIND INFORMATION ON BETTER NUTRITION?

Check out the “Get Healthy, Stay Healthy” tab for programs and links that can help you jumpstart your health, live with a chronic condition, conquer tobacco, and more.

my FLEX | Benefits for your way of life. | City of Los Angeles | Home | Contacts | FAQs

Enrollment Highlights Brochure
Know Your 2011 Benefits - (July - December)
Know Your 2012 Benefits

Get Healthy, Stay Healthy

Enroll in Benefits or Make Changes
Health Events Calendar
Forms and Documents

Tools and Resources to:
Choose Plans & Providers
Talk With Your Doctor
Get the Healthcare Facts
Understand Costs
Know When to See a Doctor
Practice Prevention
Manage Chronic Conditions
Live a Healthy Lifestyle
Get Healthy Discounts

Get Healthy, Stay Healthy

Healthcare can easily become something we think about only when we're sick. Yet, we know the best healthcare helps us make changes that improve our health and well-being now. And, making healthy lifestyle changes can help us reduce our risk for many diseases in the future.

That's why my FLEX offers you these important tools and resources – to help you get healthy and stay healthy.

My choices
Under [Choose Plans and Providers](#), you can view health plan overviews. Link to Web sites for Anthem Blue Cross, Kaiser and Delta Dental, and access provider directories.

My resources
Find resources to help you:
■ [Talk with your doctor](#) - including questions to ask and how to reach the nurse line
■ [Get the healthcare facts](#) on specific conditions and diseases from Flex health plan Web sites and other reputable resources
■ [Understand costs](#) by linking to health plan tools that let you estimate costs for prescriptions and treatment
■ [Know when to see a doctor](#) through a call to the nurse line or through online resources

My health
Find tools and resources to help you assess your health today and make needed changes:
■ [Practice prevention and early detection](#) through a health risk assessment, preventive programs offered by the health plans and links to national resources
■ [Manage chronic conditions](#) through special treatment plans offered by the health plans and links to national resources for chronic conditions
■ [Live a healthy lifestyle](#) by using resources to help you eat right, get physically fit, cut smoking or face alcoholism and addiction
■ [Get healthy discounts](#) through the health plans

It's important to understand that your use of my FLEX and your access to the Web site links provided are confidential and are not tracked by the City of Los Angeles.

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3 Things to Think About Before Enrolling

Are you using a Healthcare Flexible Spending Account or Dependent Care Reimbursement Account to save on taxes? How would your family pay bills if something happened to you? Do your dependents meet eligibility requirements? Read on to find answers.



1 Why the Healthcare FSA and Dependent Care Reimbursement Account Make Sense

Here are three good reasons to consider enrolling in the Healthcare Flexible Spending Account (FSA) or Dependent Care Reimbursement Account:

- **You save on taxes.** You don't pay taxes on the money you contribute when it goes into your account or when you use it for eligible expenses.
- **You can budget for expenses you know you will have.** When you plan and set aside pre-tax dollars, the money is there when you need it.
- **Filing claims is easy** – with the ability to submit claims and upload receipts online and pay your provider directly for some services. You'll receive a debit card for healthcare expenses if you enroll in the Healthcare FSA.

See pages 34-39 of your 2012 Flex benefits booklet for more information.

Estimating Expenses and Tax Savings

To estimate your annual expenses and the tax savings of setting up a Healthcare Flexible Spending Account or a Dependent Care Reimbursement Account, go to www.myflexla.com and click "Enroll in Benefits or Make Changes." Under "From here, you can," you'll find links to a calculator for each account.

TAX SAVINGS ADD UP

City of LA employees contributed nearly \$3 million dollars to the Healthcare FSA and Dependent Care Reimbursement Accounts last year – saving over \$437,000 in taxes, assuming a 15% tax rate. That's an average of \$358 in tax savings for each participant.



2 Who, me? Disabled?

It's not something we like to think about – understandably. But according to the Social Security Administration, one in every four of today's 20-year-olds will become disabled at some point in their careers. And many of us are not covered adequately by disability insurance.

Disability insurance replaces part of your income if you become disabled as defined by the plan and are no longer able to work. Flex offers:

- Basic disability coverage, provided at no cost to you, which generally replaces 50% of pre-disability earnings for up to 24 months.
- Supplemental disability coverage, which you can choose to purchase, generally replaces 66 ²/₃% of pre-disability earnings when combined with basic coverage. Benefits continue until you are no longer disabled or age 65, whichever is earlier. You must enroll in supplemental coverage to participate.

For more information about disability insurance coverage, see pages 47-51 in your 2012 Flex benefits booklet.



3 Dependent Eligibility – Know the Rules

Be sure to check the eligibility rules before you enroll. The eligibility rules explain which City employees are eligible for Flex – and which dependents can be covered. Not everyone who lives with you is your “dependent” under the plan, so it is important to review the rules before you enroll. See pages 14-17 of your 2012 Flex benefits booklet for more information.

An Important Note About Child Life Insurance

Children who meet the Flex definition are eligible up to age 26. If your child reaches age 26, it's up to you to cancel life insurance coverage for that child. This is different than health plan coverage, where a child's coverage is automatically canceled when he or she no longer meets the age for eligibility. Any premiums you pay for child life insurance for an ineligible child cannot be reimbursed.

Introducing Online Health Fairs

For 2012 enrollment you can link from myflexla.com to special videos provided by our Flex plan administrators. The videos feature more about the plans and what they have to offer.

A New Savings Option: **Roth 457**

Deferred Compensation Plan participants now have the option to save after-tax dollars into the Plan and not pay tax on distributions. Called Roth 457, this after-tax option provides a powerful new tool to build financial security. You can sign up for Roth, or make other changes to your account, at any time you wish throughout the year.

To learn more, go to www.cityofla457.com or call 1-888-457-9460.



Key Dates

Enrollment period
October 1-31, 2011



Last day to make changes
October 31, 2011



Documentation deadline
December 15, 2011



Your benefit changes take effect
January 1, 2012

Reminder

Write your employee ID number and name on each document you submit to complete your enrollment. See page 16 of your benefits booklet for more about required documentation.

This overview is published by the City of Los Angeles Joint Labor-Management Benefits Committee. It provides only highlights of the Flex program. It does not change the terms of your benefit plans or the official documents that control them. If there are any inconsistencies between this overview and the official plan documents, the plan documents will govern. Plan documents are the legal papers that spell out the benefit plan rules in detail. They may include insurance policies and similar kinds of contracts.

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