Open Enrollment is your Annual Opportunity to:
• Choose your benefits
• Empower yourself for healthier living
• Plan for your future

Use our new easy to navigate Flex Benefits Booklet by looking for the following color-coded icons sorting information by:
- Health and Well-Being
- Finance
- Savings
- Coverage Costs
- Managing Dependents
- Making Changes Year-Round

Manage your benefits through our new enrollment site available from myflexla.com offering these exciting features:
• Personalized Home page
• Benefit options/current coverage at-a-glance
• Life event changes made easier
• Quick links to benefit service providers websites
• Customized information for optimizing your health
• Account access on your computer, tablet or smart-phone

Make note of any benefit changes which may impact you, such as:
• Changes in placement of your MOU in Flex Plan, Flex-Pay 1, or Flex-Pay 2
• Tax treatment of dependent life insurance for spouses/domestic partners
• Upcoming Affordable Care Act (ACA) tax reporting in 2016

What’s Changing for 2016
Flex benefits generally are not changing for 2016. There will be slight increases in health coverage costs depending on the plan you select and who you enroll. The City will continue to offer three categories for health coverage costs, and there are some changes to plan eligibility based on MOU modifications:
• The Flex Plan, which applies to most City employees who are eligible for Flex
• The Flex-Pay Plan 1, which applies to City employees who are eligible for Flex and who are in MOU 29 or 31
• The Flex-Pay Plan 2, which applies to City employees who are eligible for Flex and who are in MOU 00, 01, 19, 20, 21, 26, 27, 28, 32, 38, 39, 40 or 61

See pages 42-49 of the Flex Benefits Booklet for 2016 costs. If you have questions about the health plan contribution changes, please refer to your applicable MOU or LAAC section 4.307 for non-represented employees.
What’s Changing for 2016 continued

An Update for Dependent or Spouse Life Insurance

If you purchase dependent life insurance coverage for your spouse/domestic partner, your children, or both for 2016, and if the value of coverage is above $2,000, under federal tax law you may be taxed on a portion of the value. This “imputed income” amount will be shown on your paystub each pay period and included in your W-2 statement as taxable income. The rules for calculating imputed income are complex and depend on the ages of your dependents. Most City employees will see a very small amount of imputed income—or, in some cases, none at all. For example:

- If you have only one covered child, imputed income will not apply. If you have two or more covered children all under age 25, you will have imputed income of 8¢ to 33¢ per month—or 96¢ to $3.96 per year. If you cover more than two children age 25 and older, the amount might be higher.
- If you have a covered spouse under age 55 you will likely not have imputed income. If your spouse is 55 or older, your imputed income will be between $2 and $182 per month depending upon your spouse’s age and level of coverage.

Improved Benefits Management!

Myflexla.com provides a more user-friendly benefits experience, allowing you to:

- Personalize your Home page
- Review benefit options and current coverage at-a-glance
- Make life event changes with ease
- Quickly link to benefit service provider websites
- Access customized information for optimizing your health

To access the site from myflexla.com, click Enroll in Benefits or Make Changes. If you are visiting for the first time, register as a new user with the last four digits of your Social Security Number, last name, date of birth and postal code. Once you have registered and logged in, click Get Started in the upper left on the Home page.

Quick Tips for Success!

2. Learn more about your City benefits and Physical and Financial Well-Being.
3. Review the 2016 Flex Benefits Booklet for more details on your benefit options.
4. Click Start Open Enrollment to see your options and costs and make choices.

You must go online and enroll by October 31 if you want to change any of your benefit choices, add or drop covered dependents, participate in a Healthcare Flexible Spending Account or Dependent Care Reimbursement Account, or choose Cash-in-Lieu for 2016.

Please remember that in order to add a new dependent to your coverage you must provide documentation of your relationship to that dependent by December 11, 2015. Also, remember to remove coverage for any dependents that you no longer wish to cover or who no longer meet the City’s eligibility requirements.
Your Enrollment Checklist

Check your annual enrollment personal fact sheet. If your personal information is incorrect, contact your department’s personnel section. If any dependent information is incorrect, call the Benefits Service Center.

Get to know your plan options by reviewing the Flex Benefits Booklet and going to myflexla.com.

Review your current dependents to make sure they are eligible.
• Remove any dependents that are no longer eligible for coverage.
• If you have a dashboard notification labeled You Have a Family Member with an Invalid SSN, call the Benefits Service Center to provide any missing Social Security Numbers. The City is required to collect this information under a Medicare law.

Check your beneficiaries and make updates if needed.

Make any changes in your benefits. If you do not enroll by October 31, you will keep your 2015 coverage in 2016. If you want to contribute to a Healthcare Flexible Spending Account or Dependent Care Reimbursement Account, you must re-enroll – even if you contribute to one of those accounts now.

Review the confirmation statement you will receive in early November. Provide required paperwork – such as documentation for a dependent – to complete your enrollment. Required forms will be included with your confirmation statement. Write your employee ID number and name on each document you submit to complete your enrollment.

Look for a new medical ID card in early January if you enroll in one of the Blue Shield medical plans. Blue Shield is updating their cards, so all members will receive a new one for 2016.

Get Answers
Live Chat is available from 8 a.m. to 5 p.m., Monday through Friday. Type in a question and receive a real-time answer from a Benefits Service Center representative. Representatives can answer questions about using the enrollment site, your benefit options, dependent coverage and more.

Need for SSNs
The City is required to collect Social Security Numbers (SSNs) for dependents due to a Medicare law. Please call the Benefits Service Center to provide any missing SSNs for your dependents to satisfy the legal requirements for the City. Be aware that your Flex health plan insurance carrier may also ask for your dependent SSNs under the Affordable Care Act.

IMPORTANT: REVIEW/DOCUMENT YOUR DEPENDENTS!
In 2014 the Flex Benefits Program conducted a Dependent Eligibility Verification (DEV) process. Its purpose was to ensure that only eligible and documented dependents were receiving Flex Program coverage. Although the DEV process has concluded, the City is committed to ongoing dependent eligibility verification. Please note the following as you complete your Open Enrollment process:
• Not everyone who lives with you is a dependent. Check the eligibility rules before you enroll.
• If you enroll a new dependent, timely submission of documentation is required (for example, a birth certificate for your biological child) or that dependent will not receive coverage.
• To add a new dependent during the year, you must enroll that person within 30 days of the date he or she becomes your dependent.
• You must remove ineligible dependents immediately once that dependent no longer meets the City’s eligibility requirements (e.g. an ex-spouse must be removed within 30 days of a divorce). Failure to do so may result in your having to pay for coverage for the ineligible dependent during the period they were ineligible but the City was paying for that individual’s benefits. See pages 50-51 of the Flex benefits booklet for more information.
Mark Your Calendar

**Open Enrollment:** October 1 - October 31, 2015

**Attend an upcoming Webinar**
Held Wednesdays from 11:30 a.m. - 12:30 p.m. – look for emails in early October with details!

- **10/07** myflexla.com Enrollment Site Overview
- **10/14** WageWorks – Tax-Advantaged Spending Accounts
- **10/21** The Standard – Disability Insurance
- **10/28** MHN – Employee Assistance Program

**Last day to Make Changes:** October 31, 2015

**Documentation Deadline:** December 11, 2015

**Benefit Changes Take Effect:** January 1, 2016

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**Affordable Care Act (ACA) Tax Reporting**
In early 2016, you may receive new tax reporting forms from your health insurance provider and/or the City providing you information regarding your 2015 health insurance coverage. These forms include information about the type and cost of health coverage you and your family were offered. A copy of the form is also sent to the IRS. Look for more information in early 2016 and consult with your tax advisor to help you understand the form and the purpose of the reporting.

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**Contact the Benefits Service Center ...**

Dial 1-800-778-2133 and immediately press “0#” two times to speak to a representative. For TDD or TTY service, call 1-800-735-2922.

**Benefits Service Center Hours:** Contact the Benefits Service Center at 1-800-778-2133 from 8 a.m. to 5 p.m., Pacific time, Monday – Friday. On October 29 and 30, the Benefits Service Center will offer extended hours from 8 a.m. to 7 p.m. On Saturday, October 31 – the last day of enrollment – the Benefits Service Center will NOT be available via phone; however you can still enroll online.

**Live chat** offers real time answers to your benefit questions. Chat with a representative during regular Benefits Service Center hours.

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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.

September 2015