



**LOS ANGELES COUNTY
SANITATION DISTRICTS**
Converting Waste Into Resources

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September 16, 2024

Dear Districts' Employee:

The 2025 Open Enrollment period begins September 16, 2024 and ends October 11, 2024. During Open Enrollment employees can enroll their spouse, registered domestic partner, and/or eligible dependents in a health or dental plan, change their current health or dental plan to another available plan, or enroll in flexible spending accounts. In addition, employees may enroll in vision, optional life, and accidental death and dismemberment insurance plans. Enrollments and changes made during the Open Enrollment period are effective January 1, 2025.

Health Insurance: Review the medical premium rate sheet and note the rates for the county in which you live. Employees living in Region 2 (REG2) may elect to use the Districts' zip code which will allow you to pay Region 3 (REG3) medical premiums and use Los Angeles County providers. From January 1 to December 31, 2025 the Districts' monthly health insurance contribution toward an employee's health plan will be up to a maximum of \$2,305.28 for monthly employees. If you are making a change to your health insurance plan, a CalPERS Declaration of Health Coverage (HBD-12) form is required.

CalPERS announced that Blue Shield of California will be the new third-party administrator for all PPO plans beginning January 1, 2025. CalPERS confirms that there are no changes to copays, coinsurance, or deductibles with this transition to Blue Shield. Visit the CalPERS website for more information about this change.

Although CalPERS has communicated that you can make your medical plan changes online through the my|CalPERS application, it is preferred that you make your plan changes through the Districts.

Medical Opt-Out: Employees in the Blue Collar, Confidential, Professional, Professional Supervisory, Supervisory, and Management Units may receive \$360 per month as cash in lieu of enrolling in the Districts offered medical plan. Employees in the Energy Recovery, Technical Support, and White Collar units who opt out of the Districts medical plan may receive \$433 per month directed to a 457 deferred compensation plan. To opt-out, employees are required to provide proof of minimum essential coverage for themselves and their tax family, if applicable, through another source other than coverage through the individual market, or Covered California. To opt-out, both the Medical Opt-Out Attestation form and CalPERS Declaration of Health Coverage (HBD-12) form are required for submission. **Employees must enroll each year to participate in the Medical Opt-Out benefit.**

Dental Insurance: The Districts offers DHMO and DPPO dental plans with **Cigna Dental**, as well as a DHMO plan through **DeltaCare USA**. Employees no longer need to meet the requirement of a minimum of three years of employment in a monthly status to be able to enroll in the Cigna DPPO dental plan. The Districts contributes the entire monthly dental insurance premium for monthly employees and their eligible dependents.

Flexible Spending Accounts (FSA): The Flexible Spending Account Plans are designed to allow you to pay for medical and dependent care expenses with pre-tax dollars, rather than with earnings subject to federal and state income taxes.

Employees can redirect a maximum of \$3,200 pre-tax dollars per year if enrolled in the Medical Care Expense Plan. Employees who participate in the Dependent Care Plan can redirect up to \$5,000 of their annual salary for payment of qualified dependent care expenses. The effective dates for the FSA plans are December 1, 2024 through November 30, 2025. FSA elections do not carry over from year to year. **Employees must enroll each year to participate in the Flexible Spending Accounts.**

New York Life Optional Life Insurance: During this year's Open Enrollment, monthly employees may enroll in the Optional Life Insurance plan without needing to provide proof of "good health". If you enroll during the 2025 Open Enrollment you may elect an amount of coverage not to exceed the guaranteed insurable amount of \$250,000 for you and \$50,000 for your spouse. Coverage amounts above these amounts will require evidence of "good health". A New York Life insurance enrollment form is required.

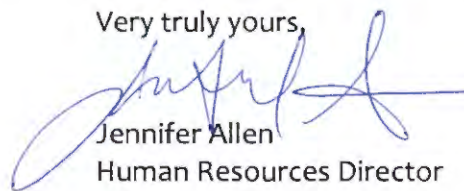
Vision: Employees can choose between two MetLife vision plans, High Plan and Low Plan. Information on these plans is available on the Employee Benefits intranet page. Employees are responsible for the monthly premium.

Accidental Death & Dismemberment: Employees can enroll in an Accidental Death & Dismemberment (AD&D) insurance policy through MetLife. You can elect coverage for yourself and your family. This policy only pays if the death or dismemberment is due to an accident – on or off the job. Review the handbook on the Employee Benefits intranet page. Employees are responsible for the monthly premium.

Open Enrollment changes must be submitted **no later than Friday, October 11, 2024**. Open enrollment is considered a passive event for medical and dental enrollments. If no changes are made during this period, then you will remain on your current health plans through 2025.

Please contact Employee Benefits on extension 1320, 1322, or 1326 with your benefit questions.

Very truly yours,

A handwritten signature in blue ink, appearing to read 'Jennifer Allen', is written over the typed name and title.

Jennifer Allen
Human Resources Director

JA:mm
Enclosures