

Important update about Choices medical plans for SEIU 721 Social Workers

What You Need to Know About Choices Plans Before Enrollment Starts Oct. 1

“By working together, we’ve helped keep costs down and opened up new family benefits for Social Workers. It’s up to you to make the right Choices.”

— Linda Dent, SEIU 721 Vice President



Note for Choices Plan Participants

LA County workers in the social worker bargaining units (711, 723 and 777) continue in Choices for the 2011 plan year. This leaflet provides premium rate information and a cash back comparison for Choices benefit plans.

Health Care Reform extends benefit coverage to age 26 for adult children and eliminates lifetime dollar maximums.

The Choices medical plans will incorporate the consumer protections and benefit enhancements provided by the March 2010 passage of the Patient Protection and Affordable Care Act. Effective January 1, 2011, Choices dental and medical plans extend parent’s medical coverage to their children under

26 years old. This new benefit applies whether or not the adult child is a dependent, a student, married, or living at home. The reform law also eliminates lifetime dollar maximums in the Choices medical plans.

Choices Annual Enrollment is October 1, through October 31

The October annual enrollment period allows you to select or change benefits and add or delete dependents into your medical, dental, and other benefit plans. In late September you will receive your Choices annual enrollment packet. Questions regarding the annual enrollment process and benefits available may be referred to the County Benefits Hotline (213) 388-9982 or <http://dhr.lacounty.info/>

Kaiser and Cigna HMO premiums fully covered

Your 2009-11 Social Worker Unit Contract continues your eligibility for the Choices monthly contribution used to purchase medical, dental, and other benefits on the Choices menu. The Choices contribution offsets the increased medical plan premiums for the County sponsored HMO plans, Kaiser and Cigna HMO. The 7.2% increase in the monthly Choices contribution (\$89.01 at the family level) covers the premium increase for the Kaiser plan at all levels of coverage. Both the Kaiser and Cigna HMO plans will continue to be fully paid by the Choices contribution. The CAPE Blue Shield Lite plan will continue to be fully paid by the Choices contribution, while there will be a payroll deduction for the CAPE Blue Shield Classic plan.

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Choices HMO participants will receive cash back in their paychecks

The chart below lists the monthly cash back after the 2011 Choices contribution is used to pay for medical and dental premiums. For instance, a Choices participant enrolling in Kaiser and

Delta Dental at the family level will receive \$64.38 monthly in taxable "cash back" in his paycheck. If the total premium of the selected medical and dental plans is more than the Choices contribution, then the amount shown will be deducted from your paycheck.

Watch your mail for more information from LA County about the enrollment process.



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2011 Choices Flexible Benefits Program Cash Back Comparison

| Medical Plan | County Contribution | Premium Rates | Cash Back | Cash Back with Delta Dental | Cash Back with DeltaCare | Cash Back with SafeGuard |
|--------------|---------------------|---------------|-----------|-----------------------------|--------------------------|--------------------------|
|--------------|---------------------|---------------|-----------|-----------------------------|--------------------------|--------------------------|

Kaiser

| | | | | | | |
|---------|------------|------------|----------|---------|---------|----------|
| Single | \$614.86 | \$515.01 | \$99.85 | \$71.58 | \$84.88 | \$88.43 |
| 2 Party | \$1,121.84 | \$1,024.59 | \$97.25 | \$49.77 | \$72.56 | \$75.19 |
| Family | \$1,325.24 | \$1,189.39 | \$135.85 | \$64.38 | \$99.33 | \$107.08 |

CIGNA HMO

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|---------|------------|------------|----------|----------|----------|----------|
| Single | \$614.86 | \$485.55 | \$129.31 | \$101.04 | \$114.34 | \$117.89 |
| 2 Party | \$1,121.84 | \$967.28 | \$154.56 | \$107.08 | \$129.87 | \$132.50 |
| Family | \$1,325.24 | \$1,113.74 | \$211.50 | \$140.03 | \$174.98 | \$182.73 |

CIGNA POS

| | | | | | | |
|---------|------------|------------|------------|------------|------------|------------|
| Single | \$614.86 | \$871.24 | - \$256.38 | - \$284.65 | - \$271.35 | - \$267.80 |
| 2 Party | \$1,121.84 | \$1,548.38 | - \$426.54 | - \$474.02 | - \$451.23 | - \$448.60 |
| Family | \$1,325.24 | \$1,624.26 | - \$299.02 | - \$370.49 | - \$335.54 | - \$327.79 |

CAPE Blue Shield Classic

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|---------|------------|------------|------------|------------|------------|------------|
| Single | \$614.86 | \$703.00 | - \$88.14 | - \$116.41 | - \$103.11 | - \$99.56 |
| 2 Party | \$1,121.84 | \$1,363.56 | - \$241.72 | - \$289.20 | - \$266.41 | - \$263.78 |
| Family | \$1,325.24 | \$1,624.56 | - \$299.32 | - \$370.79 | - \$335.84 | - \$328.09 |

CAPE Blue Shield Lite

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|---------|------------|------------|----------|----------|----------|----------|
| Single | \$614.86 | \$421.00 | \$193.86 | \$165.59 | \$178.89 | \$182.44 |
| 2 Party | \$1,121.84 | \$868.56 | \$253.28 | \$205.80 | \$228.59 | \$231.22 |
| Family | \$1,325.24 | \$1,094.56 | \$230.68 | \$159.21 | \$194.16 | \$201.91 |

The premium rates reflect the premium buy-down in the medical plans and the Delta Dental subsidy. The "cash back" amounts listed above exclude the Choices Administration Fee and will change if the employee enrolls in additional benefits on the Choices menu (such as optional group term life insurance, dependent group term life, accidental death and dismemberment insurance, LTD health insurance, or contributes to the dependent care spending account or healthcare spending account).