



**Los Angeles Unified School District**  
**OFFICE OF THE CHIEF FINANCIAL OFFICER**  
**DIVISION OF RISK MANAGEMENT & INSURANCE SERVICES**  
**BENEFITS ADMINISTRATION**  
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*Superintendent of Schools*

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*Chief Risk Officer*

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Dear LAUSD Employee:

The District's Annual Benefits Open Enrollment is now underway. The Open Enrollment period begins on Thursday, November 1, 2018 and ends on Sunday, November 18, 2018. The effective date for your enrollment elections is January 1, 2019. This enrollment packet includes detailed information that will assist you in making upcoming plan elections.

**NEW FOR 2019**

- ConnectYourCare (CYC) will replace WageWorks as the administrator for Flexible Spending Accounts (FSA). CYC will offer a new payment card for health care FSA which will streamline transactions and reduce documentation requests. As of January 1, 2019, all FSA reimbursement requests for 2018 plan year must be submitted to CYC.
- MetLife will replace Voya Financial as the administrator for basic and supplemental life insurance. Your existing policy will automatically transfer to MetLife.
- Health Net is launching the MinuteClinic program for its members. MinuteClinic is a walk-in health care facility, generally inside CVS Pharmacy stores. MinuteClinics are staffed by nurse practitioners and physician assistants who provide unscheduled treatment for common non-emergency illnesses and injuries when your primary care physician (PCP) is not available.

**HOW TO CHANGE PLANS DURING OPEN ENROLLMENT**

Plan changes can be made during the Open Enrollment period by visiting [benefits.lausd.net](http://benefits.lausd.net). You will need to use your LAUSD Single Sign-on to login. You do not need to take any action if you wish to stay enrolled in your current medical, dental, and vision plans.

For Flexible Spending Accounts (FSA), enrollment is not automatic. To participate in the Health Care FSA and/or Dependent Care FSA for the 2019 plan year, you must make an election during the Open Enrollment period.

**FLEXIBLE SPENDING ACCOUNTS**

FSAs are voluntary plans that enable participants to save money by paying for certain health care and dependent care expenses with pre-tax income. The money you set aside for your FSA is deducted from your pay throughout the year before federal, state, and social security taxes are calculated. The District offers two different FSAs: the Health Care FSA for eligible medical expenses and the Dependent Care FSA for eligible dependent care expenses such as child care services.

**DEPENDENT ELIGIBILITY REVIEW**

The District requires all employees to verify their dependent eligibility. Please review the enclosed Benefits Election Worksheet for your enrolled dependents and remove any ineligible dependents by completing the enclosed Dependent Cancellation form. The eligibility criteria can be found on the Dependent Cancellation form.

**IMPORTANT INFORMATION REGARDING PROVIDER SELECTION**

Please note that elections to Anthem Blue Cross Select HMO, Health Net HMO, Western Dental DHMO Plan Plus, Western Dental DHMO Centers Only, and DeltaCare® USA DHMO plans require the selection of a doctor, medical group, and/or dentist. If you change your medical or dental plan to any plans noted above during Open Enrollment, you must contact the plan after December 8, 2018 to select your doctor, medical group, and/or dentist. If you do not select a provider, the plan will automatically assign one for you.

**MEDICAL OPT-OUT/CASH BACK PLAN**

Employees may receive \$3,000 in lieu of electing medical plan coverage. This taxable compensation will be paid in installments in your applicable paychecks beginning January 2019.

If you are currently enrolled in or elect medical opt-out/cash back plan for 2019 plan year, you must certify annually that you and your eligible dependents have “minimum essential coverage” through a group health plan and the minimum essential coverage is not individual market coverage through Covered California. In an effort to comply with federal guidelines, you will receive an attestation form in December to certify your coverage. You must submit your attestation. Otherwise, beginning January 1, 2019, you will not receive the opt-out amount in your paycheck.

**RETIREMENT SAVINGS PLANS**

The District sponsors a 457(b) Deferred Compensation Plan and offers a 403(b) retirement savings plan. These plans allow you an excellent opportunity to voluntarily contribute pre-tax dollars via automatic payroll deductions to save for your retirement. To enroll in the 457(b) Deferred Compensation plan and enhance your retirement savings, please complete and submit the enclosed application to Benefits Administration or visit [benefits.lausd.net](http://benefits.lausd.net) to enroll online.

To obtain additional information on your benefits, plans, providers, and various benefits related publications, visit our website at [benefits.lausd.net](http://benefits.lausd.net). If you have any questions, please contact our office at (213) 241-4262.

Sincerely,



Janice J. Sawyer  
Chief Risk Officer