

2017 LAwell Benefits Overview For Regular Full-Time Employees



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When do I obtain my benefits?

As a new hire, you will receive your LAwell Benefits Enrollment package 2-4 weeks after your first paycheck (4-6 weeks after your start date). You must make your elections within **60 days** of the date on your Personal Enrollment Worksheet. You will receive a confirmation statement after you submit your elections and you will have **15 days** from the date on the confirmation statement to make any additional changes. Your benefits will become effective the date you call or enroll online, however it may take 4-6 weeks for your information to be completely processed by all affected insurance providers. You may visit your doctor after enrollment, but it is recommended that you wait until you receive your insurance card. Your benefits will be effective until December 31 of the current plan year and you may not make any other changes unless you have a qualifying life event change.

How do I enroll in my benefits? What is Open Enrollment?

Once you receive your LAwell Benefits Enrollment package you may call the Benefits Service Center at 1-800-778-2133 or visit www.keepingLAwell.com to make your benefits selections. Your benefits selections will expire on December 31 of the current plan year, and most selections will rollover into the following year if you do not make any changes. If you would like to make changes, you may do so during the annual Open Enrollment period. Open Enrollment occurs every year during the month of October. You will make any changes to your benefits for the next plan year (January 1-December 31) at that time.

What is a Life Event Change?

A life event change can include marriage, beginning or ending a domestic partnership, birth, adoption, divorce, death, addition or loss of an eligible dependent, or a loss or gain of spouse/domestic partner health coverage. You must report a life event change within **30 days** of its occurrence and submit documentation within **60 days** in order for the change to take effect. See the Enrollment Guide for a complete list of life event changes.

What benefits am I offered?

Medical Insurance & Vision Plan

PPO plan	HMO plans	
<ul style="list-style-type: none"> Anthem PPO 	<ul style="list-style-type: none"> Anthem Vivity (LA & OC Regional HMO) Anthem Narrow Network (Select HMO) Anthem Full Network (CACare HMO) 	<ul style="list-style-type: none"> Kaiser Permanente HMO

EyeMed Vision Care – *Included with any PPO or HMO options listed above*

Cash-in-Lieu of medical insurance*

**If you have qualifying medical coverage through a spouse/domestic partner or other/former employer, you may choose this option. You will be paid \$50 pre-tax LAwell dollars per pay period if you are a full-time employee. If your pre-tax benefits cost less than your LAwell dollars, the unused LAwell dollars become taxable income. If choosing Cash-in-Lieu for medical, you will be enrolled in the employee only option coverage for vision.*

Dental Insurance

<ul style="list-style-type: none"> Delta Dental PPO plan 	<ul style="list-style-type: none"> DeltaCare USA DHMO plan
<ul style="list-style-type: none"> Preventive Only - Covers preventative care* 	

**If you choose employee-only Preventative coverage, you will be paid \$2.50 in additional LAwell dollars per pay period if you are a full-time employee.*

Life and Supplemental Life Insurance

The City's LAwell program provides basic life insurance of \$10,000 at no cost to you. You may purchase supplemental life insurance for yourself up to 5 times your annual salary (not exceeding \$1,000,000). The cost of supplemental coverage is based on a formula involving your age and salary. For supplemental life from age 65-69, the coverage amount is reduced to 65% of combined basic and supplemental life insurance. At age 70, the coverage amount is reduced to 35% of combined basic and supplemental life insurance. You may purchase spouse/domestic partner life insurance in the amounts of \$10,000; \$25,000; \$50,000; \$75,000; or \$100,000 and insurance for your children at \$5,000 each.

Benefits offered continued on reverse....

Disability and Supplemental Disability Insurance

The City provides basic disability of 50% of pay up to \$3,166 a month at no cost to you. Basic disability is payable for up to 24 months. The City's LAwell program also provides supplemental disability for employees only at an additional cost. The cost is based on age and salary and pays 66 2/3% of your salary up to \$12,000/month. You can receive supplemental disability until you are no longer disabled or up to age 65, whichever comes first.

Accidental Death & Dismemberment Insurance

The City's LAwell program provides AD&D insurance for yourself and family members in multiples of \$50,000 from \$50,000-\$500,000. An employee can cover just him/herself or employee plus family. From age 65-69, the coverage amount is reduced to 65% of the original coverage level. At age 70, the coverage amount is reduced to 35% of the original coverage level.

HealthCare Flexible Spending Account (HCFSA)

The HCFSA allows employees to set aside pre-tax dollars from each paycheck to pay for eligible healthcare expenses for medically necessary expenses that are not covered by any medical, dental, or vision plan. The minimum contribution is \$300 per year. The maximum contribution is \$2,550 per year. This is a use-it or lose-it account. You can only make a change to your account or enroll during the year if you have an eligible life event change. To continue to participate, you are required to re-enroll in this program during the annual Open Enrollment period. Learn more about eligible expenses at www.wageworks.com or see a table of examples at goo.gl/iOBsUS

Dependent Care Reimbursement Account (DCRA)

The DCRA allows employees to set aside pre-tax dollars from each paycheck to pay for the care of eligible dependents. The minimum contribution is \$600 per year. The maximum contribution is \$4,992 each year. This is a use-it or lose-it account. You can only make a change to your account or enroll during the year if you have an eligible life event change. To continue to participate, you are required to re-enroll in this program during the annual Open Enrollment period. Learn more about eligible expenses at www.wageworks.com or see a table of examples at goo.gl/a8hEp2

Transit Spending Account (TSA) and Parking Spending Account (PSA)

TSA allows employees to set aside pre-tax dollars from each paycheck to pay for public transit (e.g. bus, light rail, train and subway) expenses incurred when commuting to work. PSA allows employees to set aside pre-tax dollars from each paycheck to pay for parking expenses incurred when commuting to work. The minimum contribution for TSA and PSA is \$20 per month. The maximum contribution for TSA and PSA is \$255 per month. You can enroll and make changes at any time during the year for TSA or PSA.

Employee Assistance Program (EAP)

The Employee Assistance Program is a professional and confidential counseling service available to employees, dependents, and eligible household members to help manage life challenges and improve quality of life. The EAP provides up to five face-to-face counseling sessions per problem per member per year with an EAP counselor, at no cost to the member. The telephonic service is available 24 hours a day, 365 days a year. For more information, please call (800) 213-5813 or visit www.members.mhn.com (Company Code: cityoflosangeles).

Who may I cover as a dependent?

<ul style="list-style-type: none"> • Your spouse* or domestic partner* 	<ul style="list-style-type: none"> • Your disabled child* age 26 or older <p><i>who is dependent on you for support if the child was disabled before age 18 and is unmarried, dependent on you for financial support, and disabled as determined by your health plan.</i></p>
<ul style="list-style-type: none"> • Children* up to age 26 <p><i>Examples include: biological children, adopted children, step-children, legally adopted or legal custody/ward, and/or your domestic partner's children with approved domestic partnership affidavit</i></p>	<ul style="list-style-type: none"> • Grandchildren* <p><i>If their parent is an eligible child and who A) is under age 19, unmarried, and financially dependent on you; or B) is age 19-26, a full-time student, unmarried, and financially dependent on you. If coverage for the child ends, coverage for the grandchild will also end.</i></p>

***All dependent additions require supporting documentation submitted within a specified time period from the date that you added them to your coverage. Review your confirmation statement and/or enrollment guide for more information.**

Who is my Member Services Representative?

For general assistance with your benefits, contact the Benefits Service Center at 1-800-778-2133 Monday through Friday from 8:00 AM to 5:00 PM PST. For administrative issues, you may contact your City of Los Angeles, Employee Benefits Division Member Services Representative according to the initial of your last name:

Mayra Martinez (A-F)	(213) 978-1615	Vincent Pacheco (N-V)	(213) 978-1640
Tameekah Ford (G-I, K-M)	(213) 978-1600	Maria Lopez (J, W-Z)	(213) 978-1584