

# 2023 CHOOSEwell Highlights

## What's Inside?

- What's New for 2023
- Spotlight on Special Resources
- Benefits Available to You
- How to Enroll
- Benefits Basics FAQ
- Other Benefits
- Important Contacts

Open Enrollment Starts  
October 2, 2022.

Make your benefit elections by  
November 1, 2022.

Coverage starts January 1, 2023.

KEEPING **LA**well  
City of Los Angeles Employee Benefits



# What's New for 2023



## New medical premium and subsidy rates.

All medical plans will experience a rate change that goes into effect on January 1, 2023. The City-paid subsidy will also increase for 2023.



## New dental premium and subsidy rates.

All dental plans will experience a rate change that goes into effect on January 1, 2023. The City-paid subsidy will also increase for 2023.



## New supplemental life insurance premium rates.

Supplemental life insurance plans will experience a rate change that goes into effect on January 1, 2023.



## Contribution limits for the tax-advantaged spending accounts:

- **Healthcare Flexible Spending Account**—\$2,850
- **Dependent Care Reimbursement Account**—\$5,000



## Maximum benefit increase for basic disability coverage.

The basic disability benefit maximum will increase to \$3,630 per month.

# Spotlight on Special Resources



**Mental Health Services:** Both your **LAWell** medical plans and Support Plus provide emotional and mental health support:

- **LAWell medical plans** provide behavioral health services to you and any covered dependent. These services provide both in-network and out-of-network benefits through all PPO and HMO medical plans. To access in-network services, call your medical plan or the number on your card. To learn more, see page 18 of the **2023 CHOOSEwell Enrollment Guide**.
- **Support Plus\*** is completely confidential and free to anyone in your household. See page 5 of this brochure for more details. To access services, visit [liveandworkwell.com/cityofla](https://liveandworkwell.com/cityofla). Some website sections require this access code: **CityofLA**. Or call **800-213-5813** for assistance 24 hours a day. To access services, all callers must confirm “City of LA” as their employer.
- **Additional Resources:** For additional mental health services available to you and your dependents, visit [LIVEwell.la/mentalhealth](https://LIVEwell.la/mentalhealth).

*\* Harbor Department employees are not eligible for Support Plus and receive services through Empathia Pacific, Inc. at 800-367-7474.*



## New! On-site Eyemed Vision Pop-up Clinics

Vision Pop-up Clinics will be held in late October, 2022 at a location near City Hall in downtown Los Angeles. The Pop-up Clinics provide you with an opportunity to schedule a convenient, 15-20 minute comprehensive eye exam from an optometrist. As a City Eyemed plan member, you'll be able to use your benefits for your exam. You can also shop for brand name frames and sunglasses with no appointment needed.

To make an appointment for an eye exam at one of our on-site pop-up clinics, visit [keepingLAWell.com/vision](https://keepingLAWell.com/vision).



# Benefits Available to You

The City provides the following benefits to eligible full-time and half-time employees through its Civilian LAwell benefits program (“LAwell”):



## Medical Coverage

LAwell offers five medical plan choices:

1. Kaiser Permanente (HMO)
2. Anthem Narrow Network (Select) HMO
3. Anthem Full Network (CA Care) HMO
4. Anthem Vivity (LA and Orange Counties) HMO
5. Anthem Preferred Provider Organization (PPO)

To help you determine which plan works best for you and your family, you should:

- Understand the difference between HMOs and PPOs.
- Compare the benefits of each plan and the coverages they provide.
- Understand the total costs of each plan, including the **premium** (the monthly amount paid to the insurance company for your coverage) and **out-of-pocket costs** (deductibles, copays, and coinsurance) when you seek care.

To learn more, see the “Medical Coverage or Cash-in-Lieu” section starting on page 12 of the **2023 CHOOSEwell Enrollment Guide**.



## Dental Coverage

LAwell offers three dental plan options administered by Delta Dental:

1. Delta Dental Preventive Only
2. DeltaCare USA DHMO
3. Delta Dental PPO

To help you determine which plan works best for you and your family, you should:

- Compare the benefits of each plan and the coverages they provide.
- Understand the total cost of each dental plan, including the **premium** (the monthly amount paid to the insurance company for your coverage) and **out-of-pocket costs** (deductibles and copays) when you seek care.

To learn more, see the “Dental Coverage” section starting on page 28 of the **2023 CHOOSEwell Enrollment Guide**.

## Preventive Care

Your LAwell medical, dental, and vision benefits offer no-cost or low-cost preventive care services. For more information about accessing preventive care services, see pages 14-15 of the **2023 CHOOSEwell Enrollment Guide** or call your health care provider.



## Vision Coverage

The City provides vision care benefits to employees and their eligible dependents — at no cost (paid by the City) — through a vision plan offered by EyeMed.

- Your benefits through EyeMed, including exams, frames, and either eyeglass lenses or contact lenses, are available to you and your covered dependents once every 12 months.
- The EyeMed Insight network has over 125,000 providers; however, you also have the option to visit an out-of-network vision care provider.

To learn more, see the “Vision Coverage” section starting on page 34 of the **2023 CHOOSEwell Enrollment Guide**.



## Support Plus: Employee and Family Assistance Program (EFAP)

Support Plus is a service that provides you and your family with professional and confidential counseling support at no cost (paid by the City). It is designed to help you manage life’s challenges and improve your quality of life.

- Receive unlimited 24/7 access to Support Plus Specialists over the phone. In addition, you are eligible for five face-to-face and web-video consultations per person, per incident, per benefit period, at no cost to you.
- Any of your household family members can also use Support Plus, including dependents who are away from home at college.

To learn more, see the “Support Plus” section starting on page 38 of the **2023 CHOOSEwell Enrollment Guide**.



## Tax-Advantaged Spending Accounts (Health and Dependent Care)

Tax-advantaged spending accounts allow you to set aside pre-tax dollars from your paycheck to reimburse yourself for eligible expenses.

- A Healthcare Flexible Spending Account (HCFSA) allows you to reimburse yourself for eligible health care expenses for you and your eligible dependents. For 2023, you can set aside \$2,850.
- A Dependent Care Reimbursement Account (DCRA) allows you to reimburse yourself for day care expenses for your eligible dependents. For 2023, you can set aside \$5,000.
- HCFSA and DCRA must follow strict Internal Revenue Code rules. It is important to estimate your annual expenses carefully and know the important deadlines.

To learn more, see the “Health and Dependent Care Spending Accounts” section starting on page 52 of the **2023 CHOOSEwell Enrollment Guide**.





## Life Insurance

**LAWell** provides you with basic life insurance coverage at no cost (paid by the City).

- Coverage amounts are \$10,000 for full-time employees and \$5,000 for regular half-time employees. You can name or change your beneficiary at any time of the year.
- You have the option to purchase supplemental life insurance for yourself and/or dependent life insurance using pre-tax dollars from your pay.
- Your Personalized Benefit Statement will show your personalized coverage options, costs, and which of these options require you to complete a Medical History Statement (MHS).

To learn more, see the “Life Insurance” section starting on page 40 of the **2023 CHOOSEwell Enrollment Guide**.



## Accidental Death and Dismemberment Insurance (AD&D)

Accidental Death and Dismemberment (AD&D) insurance offers additional financial protection if you or your dependents die in an accident or are dismembered.

- **LAWell** offers AD&D insurance to you as an option, to purchase either supplemental employee-only coverage or supplemental family coverage using pre-tax dollars. Your Personalized Benefit Statement will show your AD&D coverage costs.
- You can name or change your beneficiary at any time of the year.
- Eligible benefit amounts for your family members will depend on the amount of coverage you choose for yourself and the make-up of your family.

To learn more, see the “Accidental Death & Dismemberment (AD&D) Insurance” section starting on page 46 of the **2023 CHOOSEwell Enrollment Guide**.



## Disability Insurance

**LAWell** provides you with basic disability insurance at no cost (paid by the City).

Disability coverage provides replacement income to you in the event of a qualified disability (sickness, injury, or pregnancy) that prevents you from working.

- You have the option to purchase a larger supplemental disability insurance benefit using after-tax dollars. Your Personalized Benefit Statement will show your personalized supplemental disability coverage cost.
- There are three requirements to enroll in disability coverage: active work requirement, Medical History Statement (MHS) requirement, and approval requirement.
- The Benefit Protection Plan (BPP) allows you to continue any **LAWell** medical, dental, vision, basic life insurance, and EFAP coverage you had as an active employee for up to two years of your disability.

To learn more, see the “Disability Coverage” section starting on page 48 of the **2023 CHOOSEwell Enrollment Guide**.



**Need the Details?** Your **2023 CHOOSEwell Enrollment Guide** provides coverage comparisons of your **LAWell** benefits. For the full detail of covered services, view the evidence of coverage, insurance certificate, or policy of each **LAWell** benefit.

# How to Enroll

To enroll, make changes, and confirm eligibility for your benefits:

- Log in to your **Benefits Central Portal** account at [keepingLAwell.com](https://keepingLAwell.com), available 24/7, or
- Call the **LAwell Benefits Service Center** at **833-4LA-WELL (833-452-9355)**, Monday – Friday, 8:00 a.m. to 5:00 p.m.

**Extended phone hours** are provided on Monday, October 31, and Tuesday, November 1, from 8:00 a.m. to 7:00 p.m.

(For TDD or TTY service, call **800-735-2922**.)

For all other benefits questions or support, contact your Member Services Representative at [per.empbenefits@lacity.org](mailto:per.empbenefits@lacity.org).

## Enrollment Required for Spending Accounts

All of your **LAwell** elections will automatically roll over each year, **except** the Healthcare and Dependent Care tax-advantaged spending accounts.

These accounts must be re-elected each year.



# Benefits Basics FAQ

## Do I have to pay for my benefits even if I don't use them?



Yes, even if you don't use your insurance benefits, you still have to pay your monthly premiums — just like you do your auto insurance to keep it current throughout the year. Health insurance is a product that helps to cover your health expenses if you get sick or injured. It also covers preventive care like doctor's visits, annual eye exams, regular dental care, and annual screenings. Simply put, health insurance can help you maintain a healthy lifestyle and protect you when you really need it.

For more information, see the "Understanding HMOs and PPOs" section on page 13 of the **2023 CHOOSEwell Enrollment Guide**.

## How much does health care cost?



When choosing **LAWell** coverage, it's a good idea to think about your total care costs, not just the premium — the monthly amount paid to the insurance company for your coverage. You may also have to pay out-of-pocket costs — deductibles, copays, and coinsurance — when you seek care. While health plan options generally cover the same types of care, the differences in what they pay for in terms of covered care have a big impact on out-of-pocket costs and your total spending on health care — sometimes more than the premium itself.

To learn more, read about plan options, costs, and coverages in each benefit section of the **2023 CHOOSEwell Enrollment Guide**.

## As a City employee, am I automatically eligible for LAWell benefits?



No. Your eligibility for **LAWell** benefits is evaluated on a biweekly basis each and every pay period. There are three requirements for employees to receive **LAWell** benefits. Not meeting any one of these requirements will result in discontinuation of the City subsidy or termination of your **LAWell** benefits.

For more information, see the "Eligibility for LAWell Benefits" section starting on page 58 of the **2023 CHOOSEwell Enrollment Guide**.



## What is the City subsidy?



The City provides a subsidy for your medical, dental, vision, basic disability, and basic life insurance benefits. This subsidy pays for the majority of your insurance premium costs and demonstrates the City's commitment to you and your family. The employee portion of the premiums, if any, is automatically deducted from your paychecks two times per month, and your eligibility to receive the City's subsidy for your benefits is evaluated on a biweekly basis. Employees in MOUs 27, 28, 30, 38, 39, 40, and 65 are also subject to an additional premium cost-sharing requirement of 10%.

For more information, see the "City Subsidy" section starting on page 56 of the **2023 CHOOSEwell Enrollment Guide**.

## When can I change my LAwell benefit elections?



Open Enrollment is your only opportunity to make coverage elections for yourself and your dependents for 2023. Outside of Open Enrollment, you can only change your benefit elections if you experience a qualifying life event.

For more information, see the "Life Events" section starting on page 66 of the **2023 CHOOSEwell Enrollment Guide**.

## Which of my dependents can I enroll in LAwell benefits?



You are eligible to enroll your spouse, domestic partner, child, stepchild, domestic partner's child, grandchild, and/or legal custody/legal guardianship child (including foster child).

You are not eligible to enroll any other dependent type, and you must remove dependents when their status changes. For example, when your marriage ends due to divorce, you must remove your spouse and stepchildren.

You are also not permitted to be dually covered within **LAwell** benefits, meaning no City employee is permitted to be simultaneously covered as both an employee and a dependent under **LAwell's** medical, vision, dental, life, or AD&D coverages.

For more information, see the "Eligibility for LAwell Benefits" section starting on page 58 of the **2023 CHOOSEwell Enrollment Guide**.

# Other Benefits



## COMMUTEwell

The City of Los Angeles offers the following transportation benefits to eligible employees:

- **Transit Spending Account (TSA) and Parking Spending Account (PSA)** – Helps to save on the cost of public transportation and/or non-City-sponsored parking as part of commuting to work. A contribution match of up to \$100\* per month is provided for participating in the TSA program.
- **Transit Reimbursement Program** – Provides a monthly reimbursement of up to \$100\* per month for using public transportation. Reimbursement is subject to the completion of a quarterly transit subsidy reimbursement form and providing the appropriate documentation and receipts.
- **Vanpool/Carpool Program** – Assists with joining/forming a vanpool or obtaining a carpool parking permit (subject to the availability of parking spaces at an employee's work location).
- **City-sponsored Parking** – Provides a parking lot permit upon meeting all program terms and conditions. Costs vary by permit type and work location, and the permit is subject to the availability of parking spaces at an employee's work location.
- **Bike/Walk to Work** – Provides a monthly subsidy of up to \$100\* per month for biking/walking to work. The subsidy is subject to the completion of a quarterly bike/walk subsidy reimbursement form and applicable signatures.

To learn more, visit [LACOMMUTEwell.com](https://LACOMMUTEwell.com), email [LACOMMUTEwell@lacity.org](mailto:LACOMMUTEwell@lacity.org), or call **213-978-1634**.

*\* Temporary subsidy increase from \$50 to \$100 per month effective July 2022 through June 2023.*

The COMMUTEwell program is not available to employees of the Los Angeles World Airports, Harbor Department, or Department of Water and Power, as they coordinate their own transportation benefits program.



## Deferred Compensation Plan

The City of Los Angeles Deferred Compensation Plan plays a vital role in creating your future retirement income security. This voluntary retirement savings plan supplements benefits available to you through your primary City retirement plan.

To learn more, visit [LA457.com](https://LA457.com), email [LA457@lacity.org](mailto:LA457@lacity.org), or call **844-523-2457**.



## LIVEwell

The City's LIVEwell Wellness Program (LIVEwell) offers a variety of practical wellness tools, activities, and resources to inspire, support, and empower members in achieving healthy lifestyles, both at work and at home. LIVEwell provides a free, web-based platform ([LIVEwell.la](https://LIVEwell.la)) and mobile app (Limeade One) that allows you to create a personal wellness account, choose activities that interest you, and earn points and rewards for completing fun challenges and activities. Use it to discover your personal strengths and set personal wellness goals.

To learn more, visit [LIVEwell.la](https://LIVEwell.la), email [LIVEwell@lacity.org](mailto:LIVEwell@lacity.org), or call **213-978-1619**.



# Important Contacts



## Employee Benefits Division

[keepingLAwell.com](http://keepingLAwell.com)  
[per.empbenefits@lacity.org](mailto:per.empbenefits@lacity.org)

213-978-1655

**Phone hours:** Monday – Friday  
 8:00 a.m. to 4:00 p.m.

**City Hall office hours:** Visit  
[keepingLAwell.com/contacts](http://keepingLAwell.com/contacts)  
 for availability.

## Benefits Service Center

[keepingLAwell.com](http://keepingLAwell.com) to enroll or make  
 changes to your LAwell benefits

**833-4LA-WELL**

(800-735-2922 if hearing or speech  
 impaired)

Monday – Friday  
 8:00 a.m. to 5:00 p.m.

*Extended phone hours are provided  
 on Monday, October 31, and Tuesday,  
 November 1, from 8:00 a.m. to 7:00 p.m.*

## Health Plan Member Advocates

**Anthem:** Monday – Friday  
 8:00 a.m. to 4:00 p.m.

213-200-2987

[Lorena.Gomez@anthem.com](mailto:Lorena.Gomez@anthem.com)

**Kaiser:** Tuesday – Thursday  
 8:00 a.m. to 4:00 p.m.

323-219-6704

[LACity.Advocate@kp.org](mailto:LACity.Advocate@kp.org)

LAWell Program Benefit	See Enrollment Guide Pages...	Website	Phone Number
Anthem PPO Anthem HMO (Narrow & Full) Anthem Vivity	12 – 27	<a href="http://anthem.com/ca/cityofla">anthem.com/ca/cityofla</a>	Anthem PPO: <b>833-597-2362</b> Anthem HMO (Narrow & Full): <b>844-348-6111</b> Anthem Vivity: <b>844-348-6110</b>
Kaiser Permanente HMO		<a href="http://my.kp.org/ca/cityofla">my.kp.org/ca/cityofla</a>	<b>800-464-4000</b>
Delta Dental PPO or Preventive Only	28 – 33	<a href="http://deltadentalins.com">deltadentalins.com</a>	<b>800-765-6003</b>
DeltaCare USA DHMO		<a href="http://deltadentalins.com">deltadentalins.com</a>	<b>800-422-4234</b>
EyeMed Vision Care	34 – 37	<a href="http://eyemedvisioncare.com/cityofla">eyemedvisioncare.com/cityofla</a>	<b>855-695-5418</b>
Support Plus: Employee and Family Assistance Program	38 – 39	<a href="http://liveandworkwell.com/cityofla">liveandworkwell.com/cityofla</a> Access code: CityofLA	<b>800-213-5813</b>
Healthcare Flexible Spending Account (HCFSA)			
Dependent Care Reimbursement Account (DCRA)	52 – 55	<a href="http://wageworks.com">wageworks.com</a>	<b>877-924-3967</b>
Transit (TSA) and Parking (PSA) Spending Accounts	93 – 94	<a href="http://wageworks.com">wageworks.com</a>	<b>877-924-3967</b>
Standard Insurance Company: Life Insurance, AD&D, and Disability Insurance	40 – 51	<a href="http://standard.com/employee-benefits/city-los-angeles">standard.com/employee-benefits/city-los-angeles</a>	<b>844-505-6025</b> for general questions <b>800-843-7979</b> for evidence of insurability <b>800-527-0218</b> for travel assistance <b>File a Claim</b> <b>844-505-6025</b> – Disability Insurance <b>213-978-1591</b> – Life or AD&D Insurance

## Other City Benefit Contacts

COMMUTEwell Program	<a href="http://LACOMMUTEwell.com">LACOMMUTEwell.com</a>	<b>213-978-1634</b>
Deferred Compensation Plan	<a href="http://LA457.com">LA457.com</a>	<b>844-523-2457</b> (Voya) or <b>213-978-1601</b> (Retirement Counselor)
LIVEwell Wellness Program	<a href="http://LIVEwell.la">LIVEwell.la</a>	<b>213-978-1619</b>
Los Angeles City Employees' Retirement System	<a href="http://lacers.org">lacers.org</a>	<b>800-779-8328</b>
EAP for Harbor Employees Only	Empathia Pacific, Inc.	<b>800-367-7474</b>
City MOUs	<a href="http://cao.lacity.org/mous">cao.lacity.org/mous</a>	<b>213-978-7676</b>

**CHOOSEwell**

Medical, Dental, Vision, Support Plus, Life, AD&D,  
 Disability, Tax-Advantaged Spending Accounts