

# 2023 CHOOSEwell Sworn Highlights

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Open Enrollment Starts  
October 2, 2022.

Make your benefit elections by  
November 1, 2022.

Coverage starts January 1, 2023.



# 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.



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

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



# Spotlight on Special Resources



**Mental Health Services:** Your **L**Awell medical plans provide behavioral health services to you and/or 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 the “Mental Health and Substance Abuse Treatment Highlights” section of the **2023 CHOOSEwell Sworn Enrollment Guide**.

For additional mental health services available to you and your dependents, visit [LIVEwell.la/mentalhealth](https://live.well.la/mentalhealth).



## **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 four medical plan choices:

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

As a sworn employee, you also have the choice to enroll in medical, dental, and vision through one of the sworn associations. You cannot have dual City benefits. If you are currently enrolled in Union or Relief Association coverage and want to switch to LAwell, contact your Union or Association to change plans. 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 of the **2023 CHOOSEwell Sworn Enrollment Guide**.



## Cash-in-Lieu Option

If you already have eligible medical coverage, you can elect Cash-in-Lieu and receive \$100 per month in taxable income, in lieu of enrollment into one of LAwell’s medical plans.

- You cannot participate in Cash-in-Lieu if you are enrolled as the primary member into medical coverage with the Relief Association, Union, or LAwell benefits program.
- Once you have elected Cash-in-Lieu during Open Enrollment, you must complete the Cash-In-Lieu Affidavit and provide the required supporting documentation of your eligible medical coverage by the December 9, 2022, deadline. If you do not submit a Cash-In-Lieu Affidavit by the deadline, your participation in Cash-in-Lieu will be canceled, and you will be enrolled in employee-only medical coverage for 2023.

To learn more, see the “Cash-in-Lieu Option” section of the **2023 CHOOSEwell Sworn 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 the “Medical Plan Coverage Comparisons” section of the **2023 CHOOSEwell Sworn Enrollment Guide** or call your health care provider.





## Dental Coverage

**LAWell** offers two dental plan options administered by Delta Dental:

1. DeltaCare USA DHMO
2. 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 of the **2023 CHOOSEwell Sworn Enrollment Guide**.



## 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 of the **2023 CHOOSEwell Sworn 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. Annual re-election is required for these accounts. Your previous year’s elections for these accounts will not automatically roll over.

- 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.
- HCFsAs and DCRA’s 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 of the **2023 CHOOSEwell Sworn Enrollment Guide**.



**You cannot have dual City benefits.** As a sworn employee, you have the choice to enroll in medical, dental, and vision benefits through the Civilian **LAWell** benefits program or through one of the sworn associations. If you are currently enrolled in Union or Relief Association coverage and want to switch to **LAWell**, contact your Union or Association to change plans.

# 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.



**Need the Details?** Your **2023 CHOOSEwell Sworn 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.





# Benefits Basics FAQ

## What are my benefit options?



As a sworn employee, you have the choice to enroll in medical, dental, and vision benefits through the Civilian **LAWell** benefits program or through one of the sworn associations. You cannot have dual City benefits. If you are currently enrolled in Union or Relief Association coverage and want to switch to **LAWell**, contact your Union or Association to change plans.

The Cash-in-Lieu option and tax-advantaged spending accounts are only available through **LAWell**.

Other benefits, such as life insurance and disability insurance, are only available through your Union/Association.

Your **2023 CHOOSEwell Sworn Enrollment Guide** provides coverage comparisons of your **LAWell** benefits. For the full detail of covered services, view the evidence of coverage or terms and conditions of each **LAWell** benefit.

## 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 Sworn 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 of the **2023 CHOOSEwell Sworn Enrollment Guide**.



## What is the City subsidy?



The City provides a subsidy for your medical, dental, and vision 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.

For more information, see the "City Subsidy" section of the **2023 CHOOSEwell Sworn 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 of the **2023 CHOOSEwell Sworn 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, or dental coverages.

For more information, see the "Eligibility for LAwell Benefits" section of the **2023 CHOOSEwell Sworn 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.*



## 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**.







# 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	Website	Phone Number
Anthem PPO Anthem HMO (Narrow) Anthem Vivity	<a href="http://anthem.com/ca/cityofla">anthem.com/ca/cityofla</a>	Anthem PPO: 833-597-2362 Anthem HMO (Narrow): 844-348-6111 Anthem Vivity: 844-348-6110
Kaiser Permanente HMO	<a href="http://my.kp.org/ca/cityofla">my.kp.org/ca/cityofla</a>	800-464-4000
Delta Dental PPO	<a href="http://deltadentalins.com">deltadentalins.com</a>	800-765-6003
DeltaCare USA DHMO	<a href="http://deltadentalins.com">deltadentalins.com</a>	800-422-4234
EyeMed Vision Care	<a href="http://eyemedvisioncare.com/cityofla">eyemedvisioncare.com/cityofla</a>	855-695-5418
Healthcare Flexible Spending Account (HCFSA)	<a href="http://wageworks.com">wageworks.com</a>	877-924-3967
Dependent Care Reimbursement Account (DCRA)		
Transit (TSA) and Parking (PSA) Spending Accounts	<a href="http://wageworks.com">wageworks.com</a>	877-924-3967

Other City Benefit Contacts		
COMMUTEwell Program	<a href="http://LACOMMUTEwell.com">LACOMMUTEwell.com</a>	213-978-1634
Deferred Compensation Plan	<a href="http://LA457.com">LA457.com</a>	844-523-2457 (Voya) or 213-978-1601 (Retirement Counselor)
City MOUs	<a href="http://cao.lacity.org/mous">cao.lacity.org/mous</a>	213-978-7676
Los Angeles Fire and Police Pensions	<a href="http://lafpp.com">lafpp.com</a>	844-885-2377
Los Angeles Firemen's Relief Association	<a href="http://lafra.org">lafra.org</a>	323-259-5200
Los Angeles Police Protective League	<a href="http://lapd.com">lapd.com</a>	213-251-4554
Los Angeles Police Relief Association	<a href="http://lapra.org">lapra.org</a>	213-674-3701
United Firefighters of Los Angeles City	<a href="http://uflac.org">uflac.org</a>	213-977-9001
City Employees Club of Los Angeles	<a href="http://cityemployeesclub.com">cityemployeesclub.com</a>	213-620-0388
All City Employees Benefits Services Association	<a href="http://acebsa.org">acebsa.org</a>	213-485-2485

**CHOOSEwell**

Medical, Dental, Vision, Tax-Advantaged Spending Accounts