

KEEPING **LAwell**
City of Los Angeles Employee Benefits



2024 LAwell HIGHLIGHTS

Open Enrollment is October 1 - 31, 2023



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Coverage starts January 1, 2024

What's New for 2024



New medical premium and subsidy rates.

All medical plans will experience a rate change that goes into effect on January 1, 2024. The City-paid subsidy will also increase for 2024.



New dental premium and subsidy rates.

All dental plans will experience a rate change that goes into effect on January 1, 2024. The City-paid subsidy will also increase for 2024.



Maximum benefit increase for basic disability coverage.

The basic disability benefit maximum will increase to \$3,726 per month.



Contribution limits for the tax-advantaged spending accounts:

- **Healthcare Flexible Spending Account**—\$3,050
- **Dependent Care Reimbursement Account**—\$5,000



New Vision provider for 2024.

Blue View Vision will be the vision provider starting January 1, 2024. The new 2024 plan provides the same benefits and network as the current (2023) vision plan. You will receive a Blue View Vision ID card in the mail. For complete details see page 34 of the 2024 LAwell Enrollment Guide.

New Vision Provider for 2024!

Blue View Vision will be the vision provider starting January 1, 2024.

Plan Benefits and Network

- The new plan provides the same benefits and network as the current (2023) vision plan.
 - The Blue View Vision network uses the same network as EyeMed does. This means that your current (2023) EyeMed in-network optometrist will also be an in-network Blue View Vision provider. Please note that individual optometrist participation in any network is subject to change at any time, as optometrist and facility participation in a network is contractual.
 - No card is needed to seek in-network services. Just provide your name and date of birth for your in-network optometrist to locate you in their system. However, a new card will be mailed to each subscriber, and is anticipated to arrive before January 1, 2024.
 - You can still access out-of-network services and file a claim for reimbursement.
- Your medical vision services (Ophthalmology) are unchanged and still managed by your medical plan provider. This change to your stand-alone vision provider has no impact on your medical benefits.

Enrollment

- You do not have to elect Blue View Vision during Open Enrollment. This provider change is automatic. No action from you is required.
 - Enrollment into vision is still linked to enrollment in medical coverage. No changes can be independently made to covered dependents for vision coverage.

Online Account & Contacts

- Your existing EyeMed online account will not transfer over to Blue View Vision. You will need to register a new online account with Blue View Vision to manage your claims online starting in 2024.

Vision Provider Timeline

	Through December 31, 2023	Beginning January 1, 2024
Provider	EyeMed	Blue View Vision
LAWell Website	keepinglawell.com/vision	keepinglawell.com/vision
Provider Microsite	eyemedvisioncare.com/cityofla	LAWellVision.org
Phone	855-695-5418	877-635-6403

For complete details about vision coverage see page 34 of the LAWell Guide.

Open Enrollment In-Person Events

Attend an on-site event during October

Vision Pop-up Clinics

Schedule your annual exam at a City worksite. Appointment required!

- **October 2-6, 2023**
Public Works Building, SB Room 6
1149 S. Broadway
Los Angeles, CA 90015
- A second pop-up clinic will take place in the Civic Center area the week of October 23. Visit keepinglawell.com/2024oe for more information.

Provider Informational Sessions / Flu Shots

Walk in and meet with representatives of LAWell benefit providers* to ask questions and enroll into coverage. No appointment needed.

Get your flu shot, completely free, compliments of Kaiser. No appointment needed.

* (Anthem, Kaiser, Delta Dental, Blue View Vision, Standard Insurance)

- **October 3, 2023**
City Hall East, Controller's Room 351
200 N. Main Street
Los Angeles, CA 90012
- **October 17, 2023**
LAWA HR Training Room
7307-A World Way
Los Angeles, CA 90045
- **October 10, 2023**
Public Works Building, SB Room 6
1149 S. Broadway
Los Angeles, CA 90015
- **October 24, 2023**
City Hall Main, 8th Floor, Room 805
200 N. Spring Street
Los Angeles, CA 90012

For more information, and updates, on all these on-site events, visit: keepingLAWell.com/2024oe

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 **2024 LAwell 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 **2024 LAwell 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 **2024 LAwell Enrollment Guide** or call your health care provider.



Vision Coverage

Blue View Vision will be the vision provider for all LAwell members starting January 1, 2024. The new 2024 plan provides the same benefits and network as the current (plan year 2023) vision plan. You and your eligible dependents will receive a new vision coverage ID card in the mail.

Vision Coverage Levels

Enrollment in vision coverage is automatic.

- Employees and their eligible dependents enrolled in LAwell medical coverage will automatically be enrolled in the vision plan.
- Employees electing Cash-in-Lieu will automatically be enrolled in the employee-only level of vision coverage.

Vision Coverage Highlights

- The Blue View Vision network has over 42,000 providers, but you can visit a vision care provider who does not participate in the Blue View Vision network.
- Your total vision insurance plan costs include the premium (the monthly amount paid to the insurance company for your coverage) and out-of-pocket costs (copays) when you seek care. Vision insurance premium costs are paid by the City's subsidy.
- Your benefits through Blue View Vision, including exams, frames, and either eyeglass lenses or contact lenses, are available to you and your covered dependents once every 12 months.

Vision Coverage Network

The Blue View Vision network provides care through a network of vision care specialists who have agreed to offer covered services at discounted rates. The Blue View Vision network has over 42,000 providers, at over 32,000 locations including independent providers plus national retail chains such as LensCrafters®, Target Optical®, and most Pearle Vision® locations.

To access benefits, just provide your name and date of birth to an in-network Blue View Vision provider. ID cards are not needed, but you can print an ID card by visiting [LAwellvision.org](https://www.lawellvision.org).

In-Network Providers

To find a network provider near you:

- Visit [LAwellvision.org](https://www.lawellvision.org) and click the “Find Care” button.
- Download the Sydney Health mobile app (available in the [App Store](https://www.apple.com/app-store) and [Google Play](https://www.google.com/play)).
- Call the Blue View Vision Customer Care Center at 877-635-6403.

Out-of-Network Providers

You can visit a vision care provider who does not participate in the Blue View Vision network and still receive benefits for covered services. You will be reimbursed up to a maximum dollar amount if you provide Blue View Vision with an itemized receipt and a completed claim form. Claim forms are available at [LAwellvision.org](https://www.lawellvision.org) or by calling the Blue View Vision Customer Care Center at 877-635-6403.

Annual Benefit Details

The benefits through Blue View Vision, including exams, frames, and either lenses or contacts, are available to you and your covered dependents once every 12 months.

When you visit an out of network provider, you'll have a \$10 vision exam copay. You can also receive enhanced benefits if you go to in network Blue View Vision eye doctors, including a \$0 vision copay and a \$200 frame allowance (every 12 months).

Eyeglasses & Contacts Benefit

Your benefits through Blue View Vision include either eyeglass lenses or contact lenses every 12 months. You may select one of the two options below.

- Option 1: \$150 contact lens allowance + \$150 frame allowance (Eyeglass lenses are not covered.)
- Option 2: Eyeglass lens copay benefit options + \$150 frame allowance (Contact lenses are not covered.)

Managing Your Blue View Vision Online Account

You can go online to locate an in-network provider, check claim status, view benefit coverage details, download an ID card, and check your service level eligibility (such as your \$150 allowance). You can also view special offers and additional resources. Here's how to register:

1. Visit [LAWellvision.org](https://www.lawellvision.org).
2. Select "Login & Register Now."
3. Follow the registration steps and provide all required personal information.



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 (HCFSAs) allows you to reimburse yourself for eligible health care expenses for you and your eligible dependents. For 2024, you can set aside \$3,050.
- A Dependent Care Reimbursement Account (DCRA) allows you to reimburse yourself for day care expenses for your eligible dependents. For 2024, 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.
- Reminder for Tax-Advantaged Spending Accounts – For Healthcare Flexible Spending and Dependent Care Reimbursement Accounts you must actively re-enroll during open enrollment in order to participate in the 2024 plan year.

To learn more, see the "Health and Dependent Care Spending Accounts" section starting on page 52 of the **2024 LAWell 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 **2024 LAWell 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 **2024 LAWell Enrollment Guide**.



Need the Details? Your **2024 LAWell 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.



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 **2024 LAWell 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 **2024 LAWell Enrollment Guide**.

How to Enroll

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

- Log in to your **Benefits Central Portal** account at 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 30, and Tuesday, October 31, 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.

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 during Open Enrollment.



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 **2024 LAWell 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. 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.

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



Other Benefits



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, email 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) 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, email LIVEwell@lacity.org, or call **213-978-1619**.



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 \$50 per month is provided for participating in the TSA program.
- **Transit Reimbursement Program** – Provides a monthly reimbursement of up to \$50 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 \$50 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, email LACOMMUTEwell@lacity.org, or call **213-978-1634**.

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.

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 **2024 LAwell 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 **2024 LAwell 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 **2024 LAwell 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.

For more information, see the "City Subsidy" section starting on page 56 of the **2024 LAwell 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 2024. 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 **2024 LAwell 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 **2024 LAwell Enrollment Guide**.

Important Contacts



Employee Benefits Division

keepingLAwell.com
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
 for availability.

Benefits Service Center

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 30 and Tuesday,
 October 31, 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

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

323-219-6704

LACity.Advocate@kp.org

LAwell Program Benefit	See Enrollment Guide Pages...	Website	Phone Number
Anthem PPO Anthem HMO (Narrow & Full) Anthem Vivity	12 – 27	anthem.com/ca/cityofla	Anthem PPO: 833-597-2362 Anthem HMO (Narrow & Full): 844-348-6111 Anthem Vivity: 844-348-6110
Kaiser Permanente HMO		my.kp.org/ca/cityofla	800-464-4000
Delta Dental PPO or Preventive Only	28 – 33	deltadentalins.com	800-765-6003
DeltaCare USA DHMO		deltadentalins.com	800-422-4234
Blue View Vision (Vision Care)	34 – 37	LAwellvision.org	877-635-6403
Support Plus: Employee and Family Assistance Program	38 – 39	liveandworkwell.com/cityofla Access code: CityofLA	800-213-5813
Healthcare Flexible Spending Account (HCFSA)			
Dependent Care Reimbursement Account (DCRA)	52 – 55	wageworks.com	877-924-3967
Transit (TSA) and Parking (PSA) Spending Accounts	93 – 94	wageworks.com	877-924-3967
Standard Insurance Company: Life Insurance, AD&D, and Disability Insurance	40 – 51	standard.com/employee-benefits/city-los-angeles	844-505-6025 for general questions 800-843-7979 for evidence of insurability 800-872-1414 for travel assistance File a Claim 844-505-6025 – Disability Insurance 818-386-6216 – Life or AD&D Insurance

Other City Benefit Contacts

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