

# 2021 CHOOSEwell Highlights

## What's Inside?

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Open Enrollment Starts  
October 1, 2020.

Make your benefit elections by  
**October 31, 2020.**

Coverage starts **January 1, 2021.**

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



# What's New for 2021



## New medical premium and subsidy rates.

All medical plans will experience a rate increase that goes into effect on January 1, 2021. The City-paid subsidy will also increase.



## Contribution limit increases for the tax-advantaged spending accounts:

- **Healthcare Flexible Spending Account**—increasing to \$2,750
- **Dependent Care Reimbursement Account**—increasing to \$5,000



## Maximum benefit increase for basic disability coverage.

The basic disability benefit maximum will increase to \$3,460 per month.



## Expansion of eligibility for Cash-in-Lieu.

Employees may now qualify for Cash-in-Lieu when they are covered through Medi-Cal and Medicaid, or when they are covered as a dependent under employer-sponsored coverage from a parent.

# Spotlight on Special Resources



**COVID-19 Resources:** Your **LAWell** providers offer support to help you access care during the operational changes resulting from COVID-19. These include phone or video visits with your doctor, also known as telehealth or telemedicine. For the latest on COVID-19 resources, visit [keepingLAWell.com/covid-19](https://keepingLAWell.com/covid-19).



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

- **Support Plus\*** is completely confidential and free to anyone in your household. Call **800-213-5813 (access code: CityofLA)** to access services 24 hours a day.
- **LAWell medical plans** provide behavioral health services to any covered dependent. To access services, call your medical plan or the number on your card.

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



**Long-Term Care (LTC) Insurance:** Unlike traditional health or disability insurance, LTC insurance covers services that can help you manage the activities of daily living when necessary because of illness, injury, disability, cognitive disorder, or aging. LTC insurance is not part of the **LAWell** benefit plans, but it is an important consideration for your financial security and peace of mind. As a City employee, you have several options for purchasing LTC coverage. See your **2021 CHOOSEwell Enrollment Guide** for more information.

## 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), or
- Contact the **LAWell** Benefits Service Center:

**Phone: 833-4LA-WELL (833-452-9355)**  
Monday – Friday, 8:00 a.m. to 5:00 p.m.

**Website: [keepingLAWell.com](https://keepingLAWell.com)**

**Email: [per.empbenefits@lacity.org](mailto:per.empbenefits@lacity.org)**

For all other benefits questions, contact your Member Services Representative at **213-978-1655**.

### 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.

# About Your LAwell Benefits

## 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



Life Insurance



Tax-Advantaged Spending Accounts (Healthcare and Dependent Care)



Dental



Disability Insurance



Support Plus: Employee and Family Assistance Program



Vision



Accidental Death and Dismemberment (AD&D) Insurance



# Benefits FAQ

## How does health insurance work?



Insurance is a product that helps to cover your health expenses. Like auto insurance covers your car if you get into an accident, health insurance covers you if you get sick or injured. It also covers preventive care like doctor's visits, yearly 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. But remember, even if you don't use your insurance benefits, you still have to pay your monthly premiums — just like you do to keep your auto insurance current throughout the year.

Open Enrollment benefit elections will be in effect for all of 2021 unless you experience a qualifying life event. Therefore, it's important to choose the benefits that will best support the health and wellbeing needs of you and your dependents. Knowing the key features of each benefit will help you make informed decisions. To consider your 2021 options, be sure to review your Personalized Benefit Statement, visit [keepingLAWell.com](https://www.keepingLAWell.com), and read the **2021 CHOOSEwell Enrollment Guide**.

## Who can I enroll?



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 any City employee is not 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" section of the **2021 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. In general, a Health Maintenance Organization (HMO) plan typically has lower out-of-pocket costs than a Preferred Provider Organization (PPO) plan.

### Premiums

The majority of your health, dental, vision, basic life, and basic disability insurance premium costs are paid, or subsidized, by the City. For full-time employees, the City provides a maximum medical subsidy amount and dental subsidy amount, subject to any premium sharing requirements as provided for by your Memorandum of Understanding (MOU). The City also pays the full premium cost of vision insurance, basic life insurance, and basic disability insurance coverages.

The employee portion of your premiums, if any, is automatically deducted from your paychecks two times per month. **Your eligibility to receive the City's subsidy for your benefits is evaluated on a biweekly basis. Each and every pay period, full-time employees must have a minimum of 40 compensated hours (such as HW, SK, VC, HO).** If you do not have sufficient compensated hours in any given pay period, the City subsidy will not be applied for that pay period. You will be required to pay the full unsubsidized premium for your benefits to continue. A bill for these outstanding benefit costs will be sent to you by the Personnel Department, Direct Billing Section.

For more information, see the "City Subsidy" section of the **2021 CHOOSEwell Enrollment Guide**.

### Out-of-Pocket Costs

A **deductible** is the amount you are responsible for paying for eligible services before your plan begins to pay benefits. For **LAWell**, only medical and dental PPO plans have deductibles, and they are different for in-network and out-of-network services.

**Coinsurance** is your share of the cost of a covered service you receive. Coinsurance commonly applies to **LAWell** PPO plans.

A **copay** is the dollar amount that you or your eligible dependents must pay directly to a provider at the time services are performed. Copays apply to most non-preventive care services of all **LAWell** medical, dental, and vision insurance options.

Your **out-of-pocket limit** applies to **LAWell** medical plans only. It is the most you will have to pay for covered medical expenses in a calendar year through deductibles, copays, and coinsurance before your plan begins to pay 100% of eligible medical expenses.

### Preventive Care

Your **LAWell** medical, dental, and vision benefits offer no-cost or low-cost preventive care services. For more information on accessing preventive care services, visit [keepingLAWell.com](http://keepingLAWell.com) or call your health care provider.





## When can I change my benefits?



**Open Enrollment is your only opportunity to make coverage elections for yourself and your dependents for 2021.** Outside of Open Enrollment, you can only change your benefit elections if you experience a qualifying life event.

### Qualifying Life Events

To make a midyear change, you must contact **LAWell** within 30 calendar days of the event. Additional action, such as the submission of supporting documents, may be required to complete the event, and you will be provided with a deadline to provide those materials. You are not eligible to make a midyear change if you fail to report the event within 30 calendar days or fail to provide required documentation.

### Examples of Qualifying Life Events

Qualifying life events include physical changes to your nuclear family (such as marriage, divorce, birth/adoption, legal custody, and death), changes to non-City health coverage (such as eligibility for Medicare or your losing or gaining employer coverage through your spouse/domestic partner), and changes to your location (such as moving outside of your medical or dental plan's service area).

### Not All Events Are Qualifying Life Events

The following are examples of situations that are not considered qualifying life events and do not permit you to make midyear changes: promoting or changing jobs/departments; changes to network physicians or facilities; a diagnosis or changes to your or your dependent's health; or your dependent child attending an out-of-state school.

For more information, see the "Life Events" section of the **2021 CHOOSEwell Enrollment Guide**.



# Other Benefits

## COMMUTEwell

The City of Los Angeles COMMUTEwell program offers ridesharing incentives such as public transit reimbursement, bike/walk reimbursement, and vanpool/carpool options. It also issues parking permits for City-owned and leased parking lots. Employees may also take advantage of the two tax-advantaged commuter spending accounts — the Transit Spending Account (TSA)\* and the Parking Spending Account (PSA)\* — to help save on the cost of public transportation or parking when commuting to work.

- Enroll in the TSA and PSA through your [keepingLAwell.com](https://www.keepinglawell.com) account or by calling **833-4LA-WELL**.
- For all other COMMUTEwell transit and parking programs, visit [LACOMMUTEwell.com](https://www.lacommutewell.com) or call **213-978-1634**.

*\* The COMMUTEwell program is not available to employees of the Los Angeles World Airport or Harbor Department, as they coordinate their own transportation benefits program.*

## 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 new, free, online resource for building your personal wellness. Visit [LIVEwell.la](https://www.livewell.la) or call **213-978-1619**.

## 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. Visit [LA457.com](https://www.la457.com) or call **844-523-2457** for more information.



# LAwell Provider Contacts

## Health Care Member Advocates

### Anthem

213-200-2987

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

### Kaiser Permanente

323-219-6704

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

## Medical

### Anthem Vivity (LA & Orange Counties HMO)

[anthem.com/ca/cityofla](http://anthem.com/ca/cityofla)

844-348-6110

### Anthem Narrow and Full

[anthem.com/ca/cityofla](http://anthem.com/ca/cityofla)

844-348-6111

### Anthem PPO

[anthem.com/ca/cityofla](http://anthem.com/ca/cityofla)

833-597-2362

### Kaiser Permanente HMO

[my.kp.org/ca/cityofla](http://my.kp.org/ca/cityofla)

800-464-4000

## Dental

### Delta Dental PPO or Preventive Only

[deltadentalins.com/individuals](http://deltadentalins.com/individuals)

800-765-6003

### DeltaCare USA DHMO

[deltadentalins.com/individuals](http://deltadentalins.com/individuals)

800-422-4234

## Vision

### EyeMed Vision Care

[eyemedvisioncare.com/cityofla](http://eyemedvisioncare.com/cityofla)

855-695-5418

## Insurance

### Life Insurance

### AD&D Insurance

### Disability Insurance

### Standard Insurance Company

[standard.com/employee-benefits/city-los-angeles](http://standard.com/employee-benefits/city-los-angeles)

844-505-6025 for general questions

800-843-7979 for evidence of insurability

800-527-0218 for travel assistance

## Spending Accounts

### Healthcare Flexible Spending Account

### Dependent Care Reimbursement Account

### Transit Spending Account

### Parking Spending Account

### WageWorks

[wageworks.com](http://wageworks.com)

877-924-3967

## Support Plus: Employee and Family Assistance Program

### Optum

[liveandworkwell.com/cityofla](http://liveandworkwell.com/cityofla) (access code: **CityofLA**)

800-213-5813

800-367-7474

(EAP for Harbor Department employees only)



**Need the Details?** Your 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.



# CHOOSEwell

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