

2021 CHOOSEwell Sworn Highlights

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Open Enrollment Starts
October 1, 2020.

Make your benefit elections by
October 31, 2020.

Coverage starts **January 1, 2021.**



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



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.



Mental Health Services: Your **LAWell** medical plans provide emotional support and mental health services to you and any covered dependents. To access services, call your medical plan or the number on your card.



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 Sworn 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, 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

Email: 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 **L**Awell Benefits

Benefits Available to You

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

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



Medical



Dental



Vision



Tax-Advantaged
Spending Accounts
(Healthcare and
Dependent Care)



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 Sworn 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. Sworn members are also not allowed to be dually covered under **LAWell** and sworn association coverages.

For more information, see the "Eligibility" section of the **2021 CHOOSEwell Sworn Enrollment Guide**.



How much does health care cost?



When choosing a plan, it's a good idea to think about your total health care costs — not just the premium (the monthly amount you pay for your health plan). 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 health insurance premium costs are paid, or subsidized, by the City. The amount of subsidy paid toward your health insurance is authorized and outlined through your Memorandum of Understanding (MOU).

You must have minimum compensated hours (such as HW, SK, VC, HO, etc.) per pay period for the City to continue to pay the subsidy for your benefits. 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 Sworn 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](https://www.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 Sworn 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.*

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

Kaiser Permanente

323-219-6704

LACity.Advocate@kp.org

Medical

Anthem Vivity (LA & Orange Counties HMO)

anthem.com/ca/cityofla

844-348-6110

Anthem Narrow

anthem.com/ca/cityofla

844-348-6111

Anthem PPO

anthem.com/ca/cityofla

833-597-2362

Kaiser Permanente HMO

my.kp.org/ca/cityofla

800-464-4000

Dental

Delta Dental PPO

deltadentalins.com/individuals

800-765-6003

DeltaCare USA DHMO

deltadentalins.com/individuals

800-422-4234

Vision

EyeMed Vision Care

eyemedvisioncare.com/cityofla

855-695-5418

Spending Accounts

Healthcare Flexible Spending Account

Dependent Care Reimbursement Account

Transit Spending Account

Parking Spending Account

WageWorks

wageworks.com

877-924-3967



Need the Details? Your 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.





CHOOSEwell

Medical, Dental, Vision, Tax-Advantaged Spending Accounts