

2022 CHOOSEwell Highlights

What's Inside?

- What's New for 2022
- Spotlight on Special Resources
- Benefits Available to You
- How to Enroll
- Benefits Basics FAQ
- Other Benefits
- Important Contacts

**Open Enrollment Starts
October 1, 2021.**

Make your benefit elections by
October 31, 2021.

Coverage starts **January 1, 2022.**

What's New for 2022



New medical premium and subsidy rates.

All medical plans will experience a rate change that goes into effect on January 1, 2022. The City-paid subsidy will also increase for 2022. These premium and subsidy changes across all medical plans will provide financial relief to the net deduction employees pay for their monthly **LWell** health care premiums, particularly for those enrolling in family-level coverage.



Contribution limits for the tax-advantaged spending accounts:

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

Spotlight on Special Resources



Mental Health Services: Your **LAwell 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 **2022 CHOOSEwell Enrollment Guide**.



New! Domestic Partnership Process: On May 1, 2021, the Personnel Department, Employee Benefits Division (Personnel-EBD), implemented an updated procedure and form for registering a new domestic partnership.

- The new **Declaration of Domestic Partnership Affidavit** requires that you and your domestic partner attest to various statements about your relationship. Only the completed affidavit is required; no supporting documentation or additional requirements apply.
- Personnel-EBD will also accept any previous version of the City’s *Domestic Partnership Affidavit* until April 30, 2022. **Starting May 1, 2022, only the Declaration of Domestic Partnership Affidavit will be accepted.**
- If you are already registered in a domestic partnership with Personnel-EBD or if you have registered with the State of California, you **DO NOT** need to resubmit a *Declaration of Domestic Partnership*, and no further action is necessary.



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 & Orange Counties) HMO
4. 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 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 **2022 CHOOSEwell 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 10, 2021, 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 2022.

To learn more, see the “Cash-in-Lieu Option” section of the **2022 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 the “Medical Plan Coverage Comparisons” section of the **2022 CHOOSEwell 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 **2022 CHOOSEwell 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 98,000 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 **2022 CHOOSEwell Enrollment Guide**.

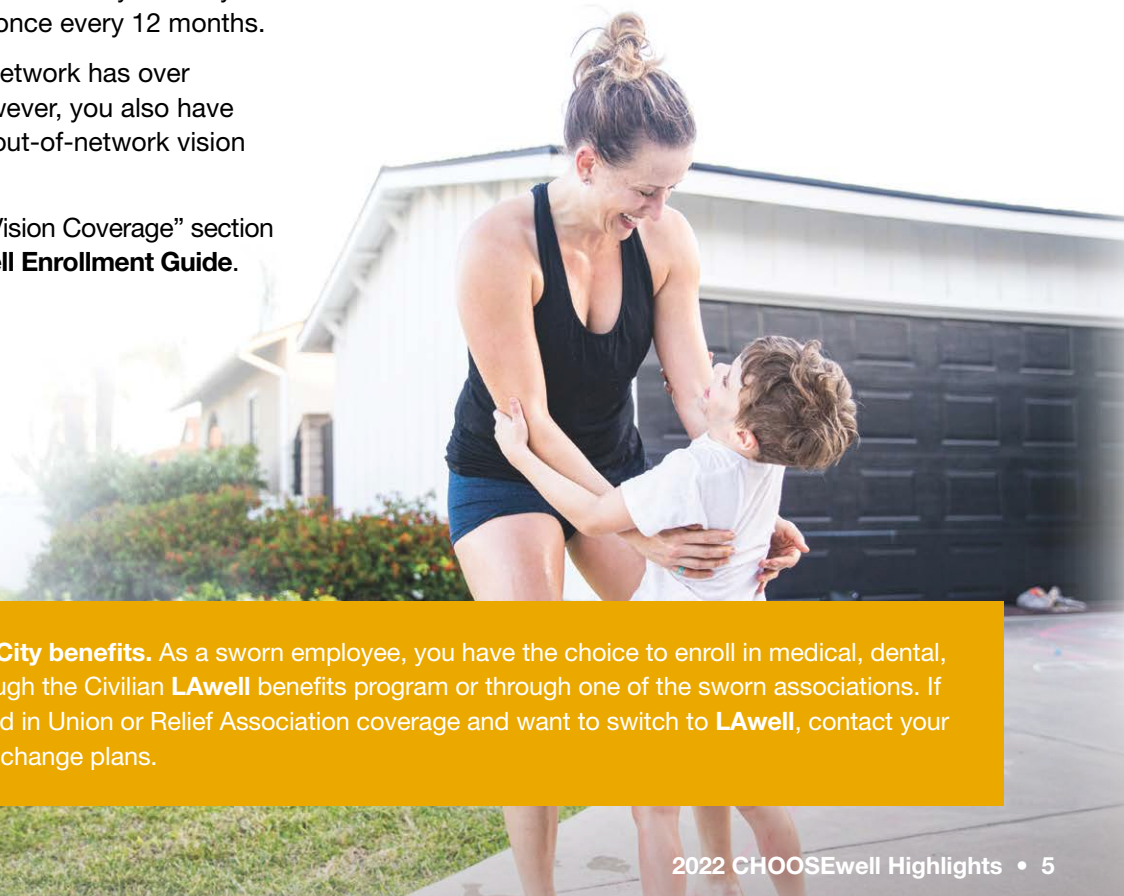


Tax-Advantaged Spending Accounts (Health and Dependent Care)

Tax-advantaged spending accounts allow you to set aside pre-tax dollars from your paycheck to reimburse yourself for eligible expenses. 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 2022, you can set aside \$2,750.
- A Dependent Care Reimbursement Account (DCRA) allows you to reimburse yourself for day care expenses for your eligible dependents. For 2022, 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 **2022 CHOOSEwell 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 **L**Awell 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 **L**Awell, 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 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 Saturday, October 30, and Sunday, 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.



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.



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 **2022 CHOOSEwell 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 **2022 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 of the **2022 CHOOSEwell 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 **2022 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 2022. 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 **2022 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 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 for LAwell Benefits" section of the **2022 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 \$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.



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.



Important Contacts



Employee Benefits Division

keepingLAwell.com
per.empbenefits@lacity.org

213-978-1655
 Monday – Friday
 8:00 a.m. to 4:00 p.m.

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 Saturday, October 30, and Sunday, 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	Website	Phone Number
Anthem PPO Anthem HMO (Narrow) Anthem Vivity	anthem.com/ca/cityofla	Anthem PPO: 833-597-2362 Anthem HMO (Narrow): 844-348-6111 Anthem Vivity: 844-348-6110
Kaiser Permanente HMO	my.kp.org/ca/cityofla	800-464-4000
Delta Dental PPO	deltadentalins.com	800-765-6003
DeltaCare USA DHMO	deltadentalins.com	800-422-4234
EyeMed Vision Care	eyemedvisioncare.com/cityofla	855-695-5418
Healthcare Flexible Spending Account (HCFA)	wageworks.com	877-924-3967
Dependent Care Reimbursement Account (DCRA)		
Transit (TSA) and Parking (PSA) Spending Accounts	wageworks.com	877-924-3967

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)
City MOUs	cao.lacity.org/MOUS	213-978-7676
Los Angeles Fire and Police Pensions	lafpp.com	844-885-2377
Los Angeles Firemen's Relief Association	lafra.org	323-259-5200
Los Angeles Police Protective League	lapd.com	213-251-4554
Los Angeles Police Relief Association	lapra.org	213-674-3701
United Firefighters of Los Angeles City	uflac.org	213-977-9001
City Employees Club of Los Angeles	cityemployeesclub.com	213-620-0388
All City Employees Benefits Services Association	acebsa.org	213-485-2485

CHOOSEwell

Medical, Dental, Vision, Tax-Advantaged Spending Accounts