

2023 LAwell Benefits Overview For Regular Full-Time Employees



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When do I obtain my benefits?

As a new hire, you will receive your LAwell Benefits Enrollment package 2-4 weeks after your first paycheck (4-6 weeks after your start date). Please make sure to complete your WorkDay onboarding process during the first week of your employment. Failure to complete the process timely will delay the benefits eligibility assessment process. You must make your elections within **60 days** of the date on your Personal Enrollment Worksheet. You will receive a confirmation statement after you submit your elections and you will have **15 days** from the date on the confirmation statement to make any additional changes. Your benefits will become effective the date you call or enroll online, however it may take 4-6 weeks for your information to be completely processed by all affected insurance providers. You may visit your doctor after enrollment, but it is recommended that you wait until you receive your insurance card. Your benefits will be effective until December 31 of the current plan year and you may not make any other changes unless you have a qualifying life event change.

How do I enroll in my benefits? What is Open Enrollment?

Once you receive your LAwell Benefits Enrollment package you may call the LAwell Benefits Service Center at 1-833-452-9355 or log on to your account at keepingLAwell.com to make your benefits selections. Your benefits selections will expire on December 31 of the current plan year, and most selections will rollover into the following year if you do not make any changes. If you would like to make changes, you may do so during the annual Open Enrollment period. Open Enrollment occurs every year during the month of October. You will make any changes to your benefits for the next plan year (January 1-December 31) at that time.

What is a Life Event Change?

A life event change can include marriage, beginning or ending a domestic partnership, birth, adoption, divorce, death, addition or loss of an eligible dependent, or a loss or gain of spouse/domestic partner health coverage. You must report a life event change within **30 days** of its occurrence and submit documentation within **60 days** in order for the change to take effect. See the Enrollment Guide for a complete list of life event changes.

What benefits am I offered?

Medical Insurance & Vision Plan

<i>PPO plan</i>	<i>HMO plans</i>	
<ul style="list-style-type: none"> • Anthem PPO 	<ul style="list-style-type: none"> • Anthem Vivity (LA & OC Regional HMO) • Anthem Narrow Network (Select HMO) • Anthem Full Network (CACare HMO) 	<ul style="list-style-type: none"> • Kaiser Permanente HMO
EyeMed Vision Care – <i>Included with any PPO or HMO options listed above</i>		
Cash-in-Lieu of medical insurance*		

**If you have qualifying medical coverage through a spouse/domestic partner or parent employer-sponsored coverage or other/former employer, you may choose this option. You will be paid \$50 pre-tax LAwell dollars per pay period if you are a full-time employee. If your pre-tax benefits cost less than your LAwell dollars, the unused LAwell dollars become taxable income. If choosing Cash-in-Lieu for medical, you will be enrolled in the employee only option coverage for vision.*

Dental Insurance

<ul style="list-style-type: none"> • Delta Dental PPO plan 	<ul style="list-style-type: none"> • DeltaCare USA DHMO plan
<ul style="list-style-type: none"> • Preventive Only - Covers preventative care* 	

**If you choose employee-only Preventative coverage, you will be paid \$2.50 in additional LAwell dollars per pay period if you are a full-time employee.*

Life and Supplemental Life Insurance

The City's LAwell program provides basic life insurance of \$10,000 at no cost to you. You may purchase supplemental life insurance for yourself up to 5 times your annual salary (not exceeding \$1,000,000). The cost of supplemental coverage is based on a formula involving your age and salary. For supplemental life from age 65-69, the coverage amount is reduced to 65% of combined basic and supplemental life insurance. At age 70, the coverage amount is reduced to 35% of combined basic and supplemental life insurance. You may purchase spouse/domestic partner life insurance in the amounts of \$10,000; \$25,000; \$50,000; \$75,000; or \$100,000 and insurance for your children at \$5,000 each.

Benefits offered continued on reverse....

Disability and Supplemental Disability Insurance

The City provides basic disability of 50% of pay up to \$3,630 a month at no cost to you. Basic disability is payable for up to 24 months. The City's LAwell program also provides supplemental disability for employees only at an additional cost. The cost is based on age and salary and pays 66 2/3% of your salary up to \$12,000/month. You can receive supplemental disability until you are no longer disabled or up to age 65, whichever comes first.

Accidental Death & Dismemberment Insurance

The City's LAwell program provides AD&D insurance for yourself and family members in multiples of \$50,000 from \$50,000-\$500,000. An employee can cover just him/herself or employee plus family. From age 65-69, the coverage amount is reduced to 65% of the original coverage level. At age 70, the coverage amount is reduced to 35% of the original coverage level.

HealthCare Flexible Spending Account (HCFSA)

The HCFSA allows employees to set aside pre-tax dollars from each paycheck to pay for eligible healthcare expenses for medically necessary expenses that are not covered by any medical, dental, or vision plan. The minimum contribution is \$300 per year. The maximum contribution is \$2,850 per year. Any unused contributions will not carry forward and will be forfeited. You can only make a change to your account or enroll during the year if you have an eligible life event change. Learn more about eligible expenses at wageworks.com or see a table of examples at goo.gl/iOBsUS

Dependent Care Reimbursement Account (DCRA)

The DCRA allows employees to set aside pre-tax dollars from each paycheck to pay for the care of eligible dependents. The minimum contribution is \$600 per year. The maximum contribution is \$5,000 each year. Any unused contributions will not carry forward and will be forfeited. You can only make a change to your account or enroll during the year if you have an eligible life event change. Learn more about eligible expenses at wageworks.com or see a table of examples at goo.gl/a8hEp2

Transit Spending Account (TSA) and Parking Spending Account (PSA)

TSA and PSA allows employees to set aside pre-tax dollars from each paycheck to pay for public transit (e.g. bus, light rail, train and subway) and parking expenses incurred when commuting to work. The minimum you can contribute for each program is \$20 and the maximum is \$300 per month. The maximum amount you can accumulate in each program is \$1,500. You may enroll, suspend, or modify your participation in the TSA/PSA program at any time during the year. Per Internal Revenue Code regulations, any funds that you contribute through pre-tax payroll deductions cannot be refunded. Learn more at lacommutewell.com/tsapsaprogram

Employee and Family Assistance Program (EFAP)

Support Plus, the Employee and Family Assistance Program, is a professional and confidential support service for everyday situations and emotional health issues and it is available to employees, dependents, and all eligible household members. Get up to five (5) sessions per issue per person per year with an EFAP counselor, at no cost. The telephonic service is available 24 hours a day, 365 days a year. For more information, please call (800) 213-5813 or visit liveandworkwell.com (Company Code: CityofLA).

Who may I cover as a dependent?

<ul style="list-style-type: none">• Your spouse* or domestic partner*	<ul style="list-style-type: none">• Your disabled child* age 26 or older <i>who is dependent on you for support if the child was disabled before age 18 and is unmarried, dependent on you for financial support, and disabled as determined by your health plan.</i>
<ul style="list-style-type: none">• Children* up to age 26 <p><i>Examples include: biological children, adopted children, step-children, legally adopted or legal custody/ward, and/or your domestic partner's children with approved domestic partnership affidavit</i></p>	<ul style="list-style-type: none">• Grandchildren* <i>If their parent is an eligible child and who A) is under age 19, unmarried, and financially dependent on you; or B) is age 19-26, a full-time student, unmarried, and financially dependent on you. If coverage for the child ends, coverage for the grandchild will also end.</i>

***All dependent additions require supporting documentation submitted within a specified time period from the date that you added them to your coverage. Review your confirmation statement and/or enrollment guide for more information.**

Contact Us

For general assistance with your benefits, contact the LAwell Benefits Service Center at 1-833-4LA-WELL (833-452-9355) Monday through Friday from 8:00 AM to 5:00 PM PST. For administrative issues, you may contact the City of Los Angeles Employee Benefits Division at:

Email: per.empbenefits@lacity.org
Phone: 213-978-1655