



OPEN ENROLLMENT 2019

Benefits Overview

AGENDA

What has changed for 2019

All Benefit Options

- Medical *(Required)*
- Dental *(Required)*
- Vision *(Included)*
- Employee Assistance Program *(Included)*
- Insurance (Life, Disability, AD&D) *(Included and Optional)*
- Tax-Advantaged Spending Accounts *(Optional)*

How to Enroll

- Eligibility
- Covering Dependents & Completing Requirements
- Making Elections

Questions and Answers



WHAT HAS CHANGED FOR 2019



What has changed for 2019?

Employee Assistance Program provider change

- **New provider. Same Service.**

	Through December 31, 2018	Starting January 1, 2019
EAP Provider	Managed Health Network (MHN)	Optum
Website	members.mhn.com	LiveAndWorkWell.com
Access Code	cityoflosangeles	CityofLA
Phone	800-213-5813	

Medical Premium Changes

- **New premium rates for the Anthem PPO, Narrow, Full, and Vivity Plans** go into effect on January 1, 2019. No change to Kaiser rates.

What has changed for 2019?

Healthcare Flexible Spending Account Limit Increase

- The maximum contribution limit for the Healthcare Flexible Spending Account increased to **\$2,650 for calendar year 2019**.

Basic Disability Coverage Benefit Increase

- The maximum benefit for Basic Disability coverage has increased to **\$3,268 per month**. No change to Supplemental Disability coverage

New Security Enhancements for Benefit Central Portal

- New Username and Password rules are in effect. Additionally, two-factor authentication is required.

What has changed for 2019?

New Security Enhancements for Benefit Central Portal continued

Returning Users

Log in to your existing account.

Username

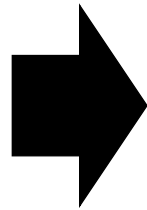
123User@email.com

Password

.....

LOGIN

[Forgot Username](#) or [Password?](#)



You're almost there!

Select a way to receive your verification code.

Email pa*****@lacity.org

Text *****1646

Call *****1646

[I don't have access to these anymore. Help me!](#)

CANCEL

- Need Access Help? Call the call center at 800-778-2133

ALL BENEFIT OPTIONS

- **Medical** (*Required*)
- **Dental** (*Required*)
- **Vision** (*Included*)
- **Employee Assistance Program** (*Included*)
- **Insurance (Life, Disability, AD&D)** (*Included and Optional*)
- **Tax-Advantaged Spending Accounts** (*Optional*)



All Benefit Options

What are my Benefit Options & Costs in 2019?

Your Benefit Options		Provider	Your Cost*
Medical	HMO health plans PPO health plan	Anthem and Kaiser	Cost varies based on coverage level elected and your MOU.
	Cash-in-Lieu	City	None. Pays you up to \$100** each month.
Dental	PPO dental plan DHMO dental plan	Delta Dental	Cost varies based on coverage level elected.
	Preventive Only plan		None. Pays you up to \$5** each month.
Vision	In-Network Out-of-Network reimbursements	EyeMed	Included at no cost
Employee Assistance Program	Employee Assistance counseling, and work and life services	Optum <i>New provider 1/1/19</i>	Included at no cost
Insurance	Disability – Basic Coverage (up to 50% of earnings for a max of 2 years) Life – Basic Coverage (\$10,000 for full-time, \$5,000 for half-time).	Standard Insurance Company	Included at no cost
	Disability – Supplemental Coverage Life – Supplemental Coverage Life – Spouse/Domestic Partner Coverage Life – Child Coverage Accidental Death & Dismemberment		Cost varies based on coverage level elected and is calculated by age and income.
Tax-Advantaged Spending Accounts	Healthcare Flexible Spending Account Dependent Care Reimbursement Account Parking & Commuter Accounts	WageWorks	You elect voluntary contributions up to maximum limit.



All Benefit Options

- Medical Coverage



- **What is it?**

- Medical coverage through Anthem or Kaiser.
- **Both HMO and PPO plans available.**

- **Who can be covered?**

- LAwell dependents include:
 - » Legal Spouses/Domestic Partners
 - » Children under age 26
 - » Legal Custody/Foster/Guardianship
 - » Children with disabilities over age 26
- Special Rules apply to dependents who are also LAwell eligible employees

- **Is it required?**

- Yes. All LAwell eligible members must have a Medical plan OR Cash-in-Lieu
 - » Cash-in-Lieu allows you to receive a cash payment for qualified other coverage; Medicare, Second/Other Employer coverage, etc.



Medical Coverage & Cash-in-Lieu



All Benefit Options

- Dental Coverage



- **What is it?**

- Dental coverage through Delta Dental.
- **Both HMO and PPO plans available.**

- **Who can be covered?**

- LAwell dependents include:
 - » Legal Spouses/Domestic Partners
 - » Children under age 26
 - » Legal Custody/Foster/Guardianship
 - » Children with disabilities over age 26
- Special Rules apply to dependents who are also LAwell eligible employees

- **Is it required?**

- Yes. All LAwell eligible members must have a Dental plan. A Preventative Only option is a premium-free option

Your Dental Coverage



All Benefit Options

- Vision Coverage



- **What is it?**

- Vision coverage through EyeMed.
 - **Provides In-Network & Out-of-Network benefits**

- **Who can be covered?**

- Dependent coverage is linked to Medical enrollment; Cash-in-lieu employees receive employee-only coverage.
 - Special Rules apply to dependents who are also LAwell eligible employees

- **Is it required?**

- Included at no premium cost; based on Medical plan enrollment.

Vision Coverage



All Benefit Options

- Employee Assistance Program



- **What is it?**

- **Financial counseling, Legal assistance, Confidential counseling, and additional resources** through Optum.
 - Provides confidential, free, and 24/7/365 access.
 - Use Access Code: CityofLA

- **Who can be covered?**

- All members of your household can access.
 - » Includes any household members, regardless of LAwell dependent eligibility or enrollment

- **Is it required?**

- Included at no premium cost

The Employee Assistance Program



All Benefit Options

Disability Coverage

- Disability Insurance



- **What is it?**

- Provides a **monthly-replacement-income benefit** when an approved, qualified disability prevents you from working.
 - Different from Workers Compensation.
 - Basic coverage (50% of salary; up to \$3,268 a month) pays a benefit for up to 2 years*
 - Supplemental coverage (66 2/3% of salary; up to \$12,000 a month) pays a benefit up to age 65*

- **Who can be covered?**

- Disability insurance is for employees only

- **Is it required?**

- Basic coverage is included at no premium cost to all LAwell members
 - Supplemental coverage is **voluntary**; Medical History Statement required.

**Additional rules apply. See your enrollment guide or keepingLAwell.com for more information.*



All Benefit Options

Life Insurance

- Life Insurance



- What is it?

- Provides a **benefit payment in the event of a covered death**
- Basic coverage (*flat rate amount*) is provided automatically
- Supplemental coverage (*salary multiplied for employee coverage; flat rate amounts available for dependent coverage*) is available for purchase
- Age Reduction applies after age 65

- Who can be covered?

- Employees and their LAwell-eligible Dependents
- Spouse/DP coverage amount cannot exceed Employee amount.
- Special Rules apply to dependents who are also LAwell eligible employees

- Is it required?

- Basic coverage is included at no premium cost to all LAwell members
- Supplemental coverage is **voluntary**; Medical History statement may be required



All Benefit Options

- Accidental Death & Dismemberment Insurance



Accidental Death & Dismemberment (AD&D) Insurance

- **What is it?**

- Provides a **benefit payment** in the event of a death resulting from a **qualified accident** or in the event of dismemberment or covered loss
- Age Reduction applies after age 65

- **Who can be covered?**

- Employees and their LAwell-eligible Dependents
- Benefit payments on family coverage are split by claim type and eligible member
- Special Rules apply to dependents who are also LAwell eligible employees

- **Is it required?**

- All AD&D options are **voluntary**; Medical History Statement not required



All Benefit Options

- Healthcare Flexible Spending Account



Healthcare Flexible Spending Account

- **What is it?**

- Provides a **pre-tax option to pay for qualified medical, dental, or vision expenses**.
- Amount contributed during the year must be claimed by April 30 of the following year. **Any amount unclaimed is forfeited.** Funds do not rollover.
- Requires an administrative fee to participate.

- **Who can be covered?**

- Expenses can be claimed for any IRS health plan tax dependent *(may include household members who are not LAwell eligible dependents. Talk with your tax advisor for questions about applicability)*

- **Is it required?**

- Enrollment is **voluntary**.
- Annual election is required. This benefit does not roll over.



All Benefit Options

- Dependent Care Reimbursement Account



Dependent Care Reimbursement

- **What is it?**

- Provides a **pre-tax option to pay for child and elder care.**
- Amount contributed during the year must be claimed by April 30 of the following year. **Any amount unclaimed is forfeited.** Funds do not rollover.
- Requires an administrative fee to participate.

- **Who can be covered?**

- Children under age 13 claimed as a dependent on your tax return
- Expenses can also be claimed for any IRS health plan tax Dependent over age 13 *(may include household members who are not LAwell eligible dependents. Talk with your tax advisor for questions about applicability).*

- **Is it required?**

- Enrollment is **voluntary.**
- Annual election is required. This benefit does not roll over.



HOW TO ENROLL

- **Eligibility**
- **Covering Dependents & Completing Requirements**
- **Making Elections**



How to Enroll

- Eligibility

- Only LAwell eligible members are able to enroll. *Initial* eligibility requires:

1. **Authorization for LAwell benefits** (e.g. MOU)
2. **Compensated minimum qualifying hours each pay period**
 - › Full-Time employees: 40 hours min per pay period
 - › Half-Time employees: 20 hours min per pay period
3. **Active contributions to LACERS or PENSIONS**

- Continued LAwell program eligibility is contingent on your job status; City subsidy requires continued eligibility, including minimum compensated hours.
- Reduction in hours may affect your ability to receive City subsidies-

- Employees on leave – with or without pay - can continue benefits for a limited period of time, depending on your situation.
- Talk with Employee Benefits before going on leave -

How to Enroll

Covering Dependents & Completing Requirements

- **Adding/Deleting Dependents requires documentation**
 - Supporting Documentation is required for any dependent addition.
 - After you add a dependent to your Medical or Dental benefits, provide **birth certificates, marriage certificates, or court documents** that support your relationship.
 - **SUBMISSION DEADLINE: Monday December 10, 2018**
 - **Dependents without verified documentation will be dropped from your coverage; You cannot add your dependent back without a qualified Life Event**



How to Enroll

Covering Dependents & Completing Requirements Continued

- **Enrolling into certain benefits requires documentation**

Benefit	Required Document	DEADLINE
Cash-in-Lieu	Cash-In-Lieu Affidavit	December 10, 2018
Supplemental Disability Ins	Medical History Statement	March 1, 2019*
Supplemental Life Ins Increase	Medical History Statement	March 1, 2019*
Spouse/Domestic Partner Life Ins	Medical History Statement	March 1, 2019*

**Insurance will not start until Medical History Statement is approved.*

- Documentation reminders will be provided with your confirmation statement.

DON'T WAIT: Access and complete required documents on KeepingLAWell.com



How to Enroll

Making Elections

- **ALL 2018 elections roll over to 2019, *EXCEPT Healthcare Flexible Spending & Dependent Care Reimbursement Accounts.***
- Make elections online at anytime (24/7) at keepingLAWell.com
- Make elections over the phone at 800-778-2133
 - Regular Call Center Hours: Monday – Friday 8:00 am to 5:00 pm
 - Special Hours: Tuesday Oct, 30 and Wednesday Oct, 31: 8:00 am to 7:00 pm

DON'T WAIT: Make your elections today.

QUESTIONS?



Open Enrollment Resources

- City Hall Benefits Office: Visit our City Hall office at 200 N Spring Street, Room 867, Monday - Friday 8 a.m to 4 p.m. to speak with Benefits staff, Anthem, or Kaiser.
- Benefits Call Center: Call 1-800-778-2133 Monday - Friday 8 a.m to 5 p.m. to speak with a live agent.
- Web Portal: Access your [online account](#) at any time, 24/7, to make benefit elections. Visit keepingLAWell.com to access your account.
- Email: per.empbenefits@lacity.org



KEEPING LAwell

City of Los Angeles Employee Benefits

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Open Enrollment 2019 Is Here!

October 1-31, 2018

Open Enrollment 2019

Learn more about your 2019 Benefit Options: [2019 Open Enrollment](#)

The BenefitsCentral Portal

Visit the [BenefitsCentral Portal](#) throughout the year to:

- ENROLL/Manage your LAwell benefits.
- Report a Life Event change.
- Enroll/change your Transit Spending Account or Parking Spending Account payroll amounts.

[Go to BenefitsCentral](#)

Having trouble accessing the portal?

[See our Help Page](#)

Upcoming Events

OCT
23

Benefits Onsite - Airport
11:00 am - 5:30 pm Airport 7407 1/2
World Way West Building M2

News

Benefit Onsite - Open Enrollment 2019

Employee Benefits will visit various City worksite locations to answer your LAwell benefit questions.

FAQs

What is LAwell?

We have renamed the Benefits Program from "My Flex" to "LAwell" to better demonstrate the ultimate purpose of all of

