

LAwell Benefits: Maternity Resources Guide

The City of Los Angeles' LAwell Civilian Employee Benefits Program ("LAwell"), provides eligible full-time and half-time employees with a benefit package that includes Medical Insurance, Dental Insurance, Vision Insurance, Disability Insurance, Life Insurance, and Support Plus: An Employee and Family Assistance Program. LAwell members can voluntarily elect additional benefits, including Accidental Death and Dismemberment Insurance, and Tax-Advantages Spending Accounts.

Members of LAwell can receive access to an array of resources for all stages of pregnancy and delivery. This guide outlines each LAwell benefits' pregnancy options, helping you take the first steps toward getting the support you need.

MEDICAL INSURANCE

LAwell members have the option to enroll into either Anthem or Kaiser medical plans. Members may also opt to elect Cash-in-Lieu, which pays a monthly benefit to members who provide proof of eligible coverage with a spouse or second employer.

LAwell members who have enrolled into Anthem or Kaiser plans have the following maternity benefits included in their current medical coverage election:

	Anthem Blue Cross (All plans: PPO & HMO)	Kaiser Permanente
Personalized Maternity Support	<p><i>Future Moms with Digital Maternity Support</i> gives you the information, tools and resources you need for a healthy pregnancy, delivery and baby. The Future Moms program includes:</p> <ul style="list-style-type: none"> • A toll-free number so you can talk to a nurse coach 24/7 about your pregnancy and receive personalized support. A nurse may also call you from time to time to see how you're doing. • Free phone calls with pharmacists, nutritionists and other specialists • The Mayo Clinic Guide to a Healthy Pregnancy book that shows changes you can expect for you and your baby during the next nine months. <p>Call 800-828-5831 to get started.</p>	<p><i>Your Prenatal Care Team</i> is there to help keep you and your baby healthy, empower and support you throughout your pregnancy, and help you have the birth experience you want. Your care team includes:</p> <ul style="list-style-type: none"> • Obstetricians are doctors who care for pregnant women and deliver babies. • Midwives are registered nurses who provide holistic, family-centered care during pregnancy, delivery, and recovery. • Board-certified lactation consultants are available to give you one-on-one support • Perinatologist if you're high-risk, you'll see a who specializes in complicated pregnancies <p>Call 800-464-4000 to get started</p>

MEDICAL INSURANCE, CONTINUED

Breastfeeding Support	LiveHealth Online video visits with a certified lactation consultant, counselor or registered dietitian. Download the LiveHealth Online app or visit www.anthem.com/ca/cityofla to get started.	Board-certified lactation consultants are available to give you one-on-one support — both in the hospital and after you go home. Call 800-464-4000 for more information
Online and Mobile Maternity Support	Through the <i>MyAdvocate™</i> app, you'll enjoy digital communications and check-ins to monitor your progress, customizable to-do lists, pregnancy calendars and a baby kick counter. Download the My Advocate app or go to www.MyAdvocatehelps.com .	<ul style="list-style-type: none"> Go to www.kp.org/maternity for in-depth resources for every stage of pregnancy, labor and delivery, and your baby's first few weeks at home. Visit www.kp.org/birthplan to download a birth plan. Fill it out and share it with your prenatal care provider, and we'll add it to your electronic health record so your care team can review it on delivery day.
Health Education Classes	Health education classes offered by hospitals and provider groups available at no charge to Anthem members. Contact your preferred hospital or provider group for information about available classes and programs.	Visit www.kp.org/classes to explore free classes and programs for expecting parents.
On-Site Member Advocate	8:00 AM – 4:00 PM Monday - Friday City Hall, 200 N. Spring Street, Rm 867	8:00 AM – 4:00 PM Tuesday – Thursday City Hall, 200 N. Spring Street, Rm 867
Member Services Support by Phone	Narrow, Full HMO: 844-348-6111 Vivity HMO: 844-348-6110 PPO members: 833-597-2362	800-464-4000
Enrolling your newborn into your LAwell coverage (see page 5)	You must enroll your newborn within 30 calendar days of birth or you will have to wait until the next annual enrollment unless you have another qualifying life event change. To enroll your dependent, call the City's Benefit Service Center at 1-833-4LA-WELL (starting April 1, 2019) or go online at www.keepinglawell.com . Additional information on page 5.	

Your Medical Plan Maternity Benefits at a Glance*				
	Anthem HMO Plans: Full, Narrow Vivity	Anthem PPO		Kaiser Permanente HMO
		In-Network	Out-of-Network	
Prenatal (Maternity Care) & Well Baby Preventive Care Visits	Plan pays 100%	\$30 copay, no deductible for prenatal care visits. 100% covered, no deductible	You pay 30% of allowed charges after deductible	Plan pays 100%
Inpatient Hospitalization, including Labor and Delivery	Plan pays 100%	You pay 10% after deductible	You pay 30% of allowed charges after deductible, up to \$1,500 per day maximum allowed charges. You are responsible for all charges in excess of \$1,500 per day.	Plan pays 100%

*Exclusions and limitations may apply. For additional information, please refer to your plan Evidence of Coverage or call the Member Services number on your ID card.

DENTAL INSURANCE

LAWell members have the option to enroll into one of two PPO options (Delta Dental PPO or Delta Dental Preventative), or one HMO option: DeltaCare USA HMO.

Delta Dental Maternity Resources	Your LAWell dental plan covers two cleanings and exams per calendar year. Delta Dental covers additional services during your pregnancy: Enhanced benefits for pregnant women include one additional dental exam and either one additional cleaning or one periodontal scaling and root planning per quadrant, per calendar year.	
	PPO	DHMO
	In-Network additional pregnancy services: Plan pays 100% of cleaning, and 80% for root planning/scaling if written confirmation of your pregnancy is provided.	Out-of-Network additional pregnancy services: Plan pays 80% for cleaning, and 80% for root planning/scaling if written confirmation of your pregnancy is provided.
Call 800-765-6003 for PPO and Preventative		Call 800-422-4234 for DHMO

VISION INSURANCE

All LAWell members are automatically enrolled into vision care benefits through EyeMed.

EyeMed Vision Maternity Resources	Your LAWell vision coverage through EyeMed provides you with an annual benefit that renews at the beginning of each calendar year: January 1 st . Changes in hormone levels while pregnant can alter the prescription needed in your eyeglasses or contact lenses. During your eye exam your eye care professional can help you learn about potential vision changes during pregnancy and determine whether a change in prescription is required. Call 855-695-5418 or visit eyemedvisioncare.com/cityofla to find an EyeMed provider.
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SUPPORT PLUS: Employee and Family Assistance Program

All LAWell members are automatically enrolled into Support Plus.

Support Plus Maternity Resources	LAWell members, and each member in their household, receive free and confidential counseling sessions through Support Plus. Support Plus also provides WorkLife convenience services such as Prenatal Education and Parenting Support. Find out more about Support Plus services for prospective parents by calling 800-213-5813 or visiting liveandworkwell.com . Use access code: CityofLA . You can also access pregnancy educational information directly using the links below: <ul style="list-style-type: none"> • https://www.liveandworkwell.com/en/member/benefits/wl/parenting.html • https://www.liveandworkwell.com/en/member/life-work/parenting/starting-family/pregnancy.html
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DISABILITY INSURANCE

All LAwell members are automatically enrolled into a base level of disability insurance.

Standard Insurance Company Maternity Resources	<p>Pregnancy is the leading cause of Short Term Disability claims and the third most common reason for Long Term Disability claims. Disability insurance provides income replacement. When an insured employee experiences a covered illness, injury or pregnancy, this coverage can help with expenses such as mortgage or rent payments that are not covered by health insurance.</p> <p>The City provides you with a base Short Term Disability (STD) and Long Term Disability (LTD) plan that pays 50% of your covered earnings once you have completed the benefit waiting period and have met all other policy requirements. To learn more:</p> <ul style="list-style-type: none">• Decision Support Tool: www.standard.com/edu/city-los-angeles/28991• Disability Claims: 844-505-6025 or www.standard.com
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VOLUNTARY ENROLLMENT BENEFITS PROVIDING MATERNITY RESOURCES

LIFE INSURANCE

All LAwell members are automatically enrolled into a base level of life insurance for the member only. Additional life insurance for dependents is available as a voluntary enrollment option**

Standard Insurance Company Maternity Resources	<p>To learn more:</p> <ul style="list-style-type: none">• Decision Support Tool: www.standard.com/edu/city-los-angeles/28991• Enrollment/Beneficiary Designation: www.keepinglawell.com• Life Services Toolkit: www.standard.com/mytoolkit (user name "assurance")
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TAX-ADVANTAGED SPENDING ACCOUNTS

LAwell offers accounts for tax savings on eligible expenses you may incur during or after pregnancy by allowing you to use pre-tax dollars to pay for eligible expenses as a voluntary enrollment option**

Wageworks Maternity Resources	<p>A Healthcare Flexible Spending Account (HCFSA) is available for eligible healthcare expenses related to pregnancy. View a full list of eligible expenses at wageworks.com/employees/support-center/healthcare-fsa-eligible-expenses-table</p> <p>A Dependent Care Reimbursement Account (DCRA) is available for use of dependent day care expenses after pregnancy. View a full list of eligible expenses at wageworks.com/employees/support-center/dcfsa-eligible-expenses-table</p>
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** Life Insurance for dependents and Tax-Advantaged Spending Accounts require enrollment. Enroll during Open Enrollment or through a qualifying life event.

Enrolling your new child into LAwell coverage

You cannot change your benefit elections during the year unless you have a qualifying life event in compliance with federal rules and LAwell program requirements. The LAwell Program will determine if your change request is permitted. All changes must be reported within **30 days** of the event date in order to be considered for eligibility. In most cases, supporting documentation will be required within 60 days of the date on your confirmation statement or your requested change will not take effect.

When to Report

Report your life event within 30 calendar days of the event date. For newborn children, report within 30 calendar days of the date of birth.

How to Report

Report your life event by calling the Benefits Service Center or going online.

Phone

1-833-4LA-WELL

Online

www.keepingLAwell.com

What to Submit

You must submit proof of your legal relationship (e.g. Birth Certificate) within 60 days of reporting your life event. Failure to submit will result in cancelation of your requested change.

Submit your proof online, at keepingLAwell.com, or email to per.empbenefits@lacity.org

Continuing your LAwell benefits coverage while on Family Medical Leave

The City provides a subsidy for your medical, dental, vision, basic disability, and basic life insurance benefits only. The amount of the subsidy will vary based on your MOU and employment status. You must have minimum compensated hours* (40 hours for full-time employees and 20 hours for half-time employees) per pay period for the City to continue to pay the subsidy for your benefits.

*Compensated hours include hours worked, banked sick or vacation time, and other qualifying hours for which you received approved pay from the City.

Type of Leave	What is it?	Can my Benefits continue?	Can my City subsidy continue?
Family Medical Leave	FMLA is approved protected leave for qualified employees that falls under the provisions of the Family Medical Leave Act (FMLA). Your department <u>must</u> approve a FMLA absence.	Yes – Most of your benefits can continue. Continuation Method: Direct Bill	Yes. City Subsidy can continue for a maximum of 9 pay periods** within a 12-month period, regardless of the number of incidents. A 12-month period shall begin on the first day of leave. **Exception: Maternity Leave – up to 9 pay periods for childbirth disability and up to an additional 9 pay periods for purposes of bonding. The aggregate period for parents who both work for the City is limited to the time allowed for one employee.