

A close-up photograph of a woman with dark, curly hair, smiling warmly. She is wearing a light-colored, possibly beige, collared shirt. The background is bright and slightly blurred.

# 2020 Open Enrollment

KEEPING **LA**well  
City of Los Angeles Employee Benefits

**CHOOSE**well  
Health, Dental, Vision, Life, Disability,  
EAP, Tax-Savings Accounts

# Agenda

- **What has changes for 2020?**
- **Your 2020 Benefit Menu**
- **Coverage Rules**
- **Making Elections - Online**
- **Contacts**
- **Questions?**
- **All Benefit Options**
- **Questions?**

# WHAT HAS CHANGED FOR 2020

# WHAT HAS CHANGED FOR 2020?

- **Medical Premium Changes**

New premium rates for the **Anthem PPO, Narrow, Full, Vivity, and Kaiser** Plans go into effect on January 1, 2020.

- **Healthcare Flexible Spending Account Limit Increase**

**\$2,700** for calendar year 2020.

- **Basic Disability Coverage Benefit Increase**

The maximum benefit for Basic Disability coverage has increased to **\$3,367 per month**. No change to Supplemental Disability coverage.

- **Online Enrollment and Call Center**

# Your 2020 Benefit Menu

# Your 2020 Benefit Menu

## What are my Benefit Options & Costs in 2020?

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
Support Plus	Employee and Family Assistance counseling, and work and life services	Optum	Included at no cost
Insurance	Disability – <b>Basic Coverage</b> (up to 50% of earnings for a max of 2 years)	Standard Insurance Company	Included at no cost
	Life – <b>Basic Coverage</b> (\$10,000 for full-time, \$5,000 for half-time).		Included at no cost
	Disability – <b>Supplemental Coverage</b> Life – <b>Supplemental Coverage</b> 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.

Voluntary Options

\* Your personal cost options are detailed in your Personal Enrollment Fact Sheet. They are also available by logging into your account at [www.keepinglawell.com](http://www.keepinglawell.com).

\*\* Requires annual enrollment

\*\*\* Amounts represent full-time employment status. For half-time employees, the benefit is reduced 50%.

# Coverage Rules

# Coverage Rules - Who can I cover?

## Dependents

You can cover your:

- Legal Spouse/Domestic Partner
- Children under age 26
- Legal Custody/Foster/Guardianship
- Children with disabilities over age 26
- Grandchildren (special requirements apply; tied to parent's eligibility)

You cannot cover your:

- Ex-Spouse/ Ex-Domestic Partner
- Children over age 26

***\*\*\*Supporting documents are required to add a dependent to coverage\*\*\****  
***For Open Enrollment elections, Docs are required DECEMBER 10th***



# Coverage Rules – Other Coverage

## Dual Coverage

Dual Coverage is not permitted within LAwell.

- Married & Domestic Partner employees cannot cover each other.
- Children of active employees must have their own coverage.

Dual Coverage is permitted with LAwell and other employer coverage. Common examples of other coverage:

- DWP
- Medicare
- County of LA
- Private companies

Note: All options above are generally eligible for Cash-in-Lieu, pending submission and approval of the Cash-In-Lieu LAwell affidavit

# Coverage Rules – Employment Changes

## Leaves of Absences & Reductions of Hours

- LAwell benefits are offered to employees that meet eligibility.
- Unpaid leaves, or reduced hours, may affect your ability to receive City subsidy.
- Continuation of LAwell benefits while on leave depends on leave type

**\*\*\*\* *Talk with Employee Benefits before going on leave* \*\*\*\***

### LAwell Eligibility Requirements:

- 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**

# Coverage Rules – Life Changes

## Life Events

- Open Enrollment is your only time to make changes for any reason.
- During the year, changes are only allowed for a qualifying life event.

### Common Qualifying Life Events:

- Marriage
- Divorce
- Birth/Adoption/Custody
- Death
- Loss/Gain of other coverage

### Life Event Reporting Rules:

- Must report within 30 days of the event date.
- Must provide supporting documents within 60 days of reporting.

# Making Elections - Online

[keepingLAwell.com](http://keepingLAwell.com)


# Making Elections - Online

Access the Benefits Central Portal @ [keepingLawell.com](https://keepinglawell.com)

The screenshot shows the top navigation bar with the City of Los Angeles logo and links for "311 City Services" and "LA City Directory". The main header includes the "KEEPING Lawell" logo and "City of Los Angeles Employee Benefits". A search bar is present with the text "Search this site" and a magnifying glass icon. The navigation menu has several items: "Home", "Your Benefits" (circled in red), "News", "Events", "Videos", "FAQs", and "Forms & Documents". The main content area features a large banner for "Open Enrollment 2020 ends October 31<sup>st</sup>!" with a call to action: "Log into your 'Benefits Central Portal' account now to make your changes for 2020." Below this is a section titled "New Benefits Central Portal" with the text: "Call 833-4LA-WELL to speak with a live agent, or visit the new [Benefits Central Portal](#)" (circled in red). To the right, there is a section titled "The Benefits Central Portal" with a list of actions: "Report a qualifying Life Event change", "Enroll/change your Transit Spending Account or Parking Spending Account payroll amounts", and "Update your email". A blue button with a link icon says "Go to Benefits Central Portal" (circled in red). Below this is a link for "Having trouble accessing the portal? See our Help Page >". A large white arrow points from the bottom right towards the "Go to Benefits Central Portal" button.

# Making Elections - Online

## Using the website for the first time



[Need Help?](#)

Welcome.

This website provides information and tools related to your employer-sponsored financial and/or wellness programs.

**Please enter your Employee ID and password to access the site. EFFECTIVE APRIL 2019, ALL USERS MUST RE-REGISTER.**

Logging in for the first time? Need help? [CLICK HERE](#). Or, contact the LWell Benefits Service Center at 1-833-4LA-WELL.

**EMPLOYEE ID**

111111

**PASSWORD**

010120019875

[Forgot my password](#)

[First time login password](#)

Login

*Employee ID required; Default password is Date of Birth + Last 4 of SSN*

# Making Elections - Online

## Accessing the Open Enrollment event

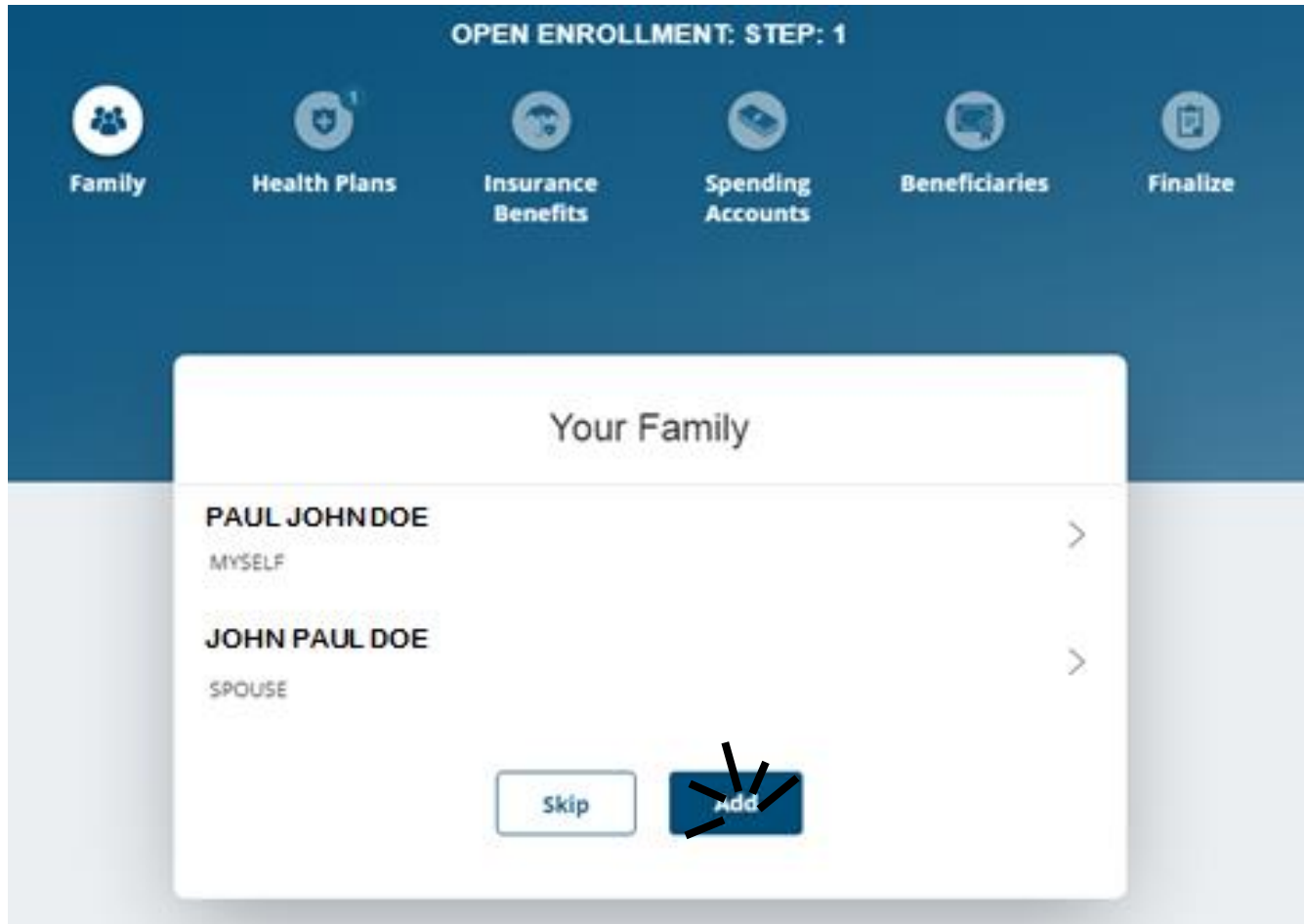
The screenshot shows the top navigation bar with links for Home, Benefits, Commuter, LIVEwell, Deferred Comp, and Making Changes. A 'Make a Change' button is crossed out with a red X. Below the navigation is a message: 'PAUL, here are some things you need to do next:'. A red box labeled 'LIFE EVENT ONLY' points to the 'Make a Change' button. A green box labeled 'OPEN ENROLLMENT ONLY' points to the 'OPEN ENROLLMENT' banner. The banner includes a checkmark icon, the text 'OPEN ENROLLMENT', 'You have 24 days to complete this event.', and a 'Modify' link.

*Click on the "Call to Action" banner on your home page*



# Making Elections - Online

## Family step





# Making Elections - Online

## Benefit Changes

### OPEN ENROLLMENT: STEP: 5



Family



Health Plans



Insurance  
Benefits



Spending  
Accounts



Beneficiaries



Finalize

# Making Elections – Online: FINALIZE & COMPLETE

OPEN ENROLLMENT: STEP: 6

Family Health Plans Insurance Benefits Spending Accounts Beneficiaries Finalize

## Finalize

- Your enrollment is not complete until you agree to Terms and Conditions and click the "COMPLETE" button on the Finalize Step.
- Your application for coverage is pending proof of good health by the insurance company. The insurance company must approve the proof of good health before your coverage can take effect and payroll deductions begin. If proof of good health has not been approved, any pending coverage will be removed.

### Event Details

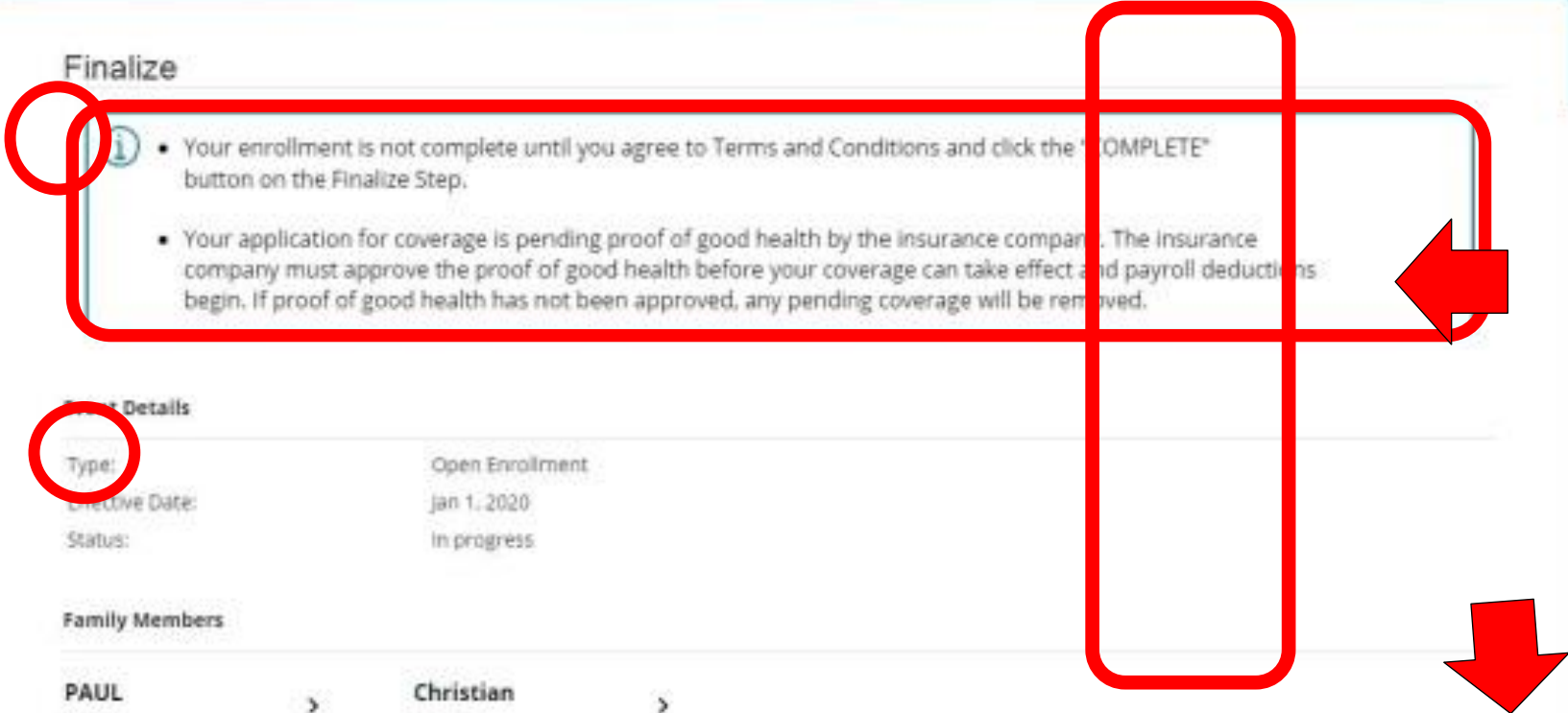
Type:	Open Enrollment
Effective Date:	Jan 1, 2020
Status:	In progress

### Family Members

PAUL Myself	>	Christian Spouse	>
----------------	---	---------------------	---

### Your coverage

Health Plans



# Making Elections – Online

## Finalize & Complete

Your enrollment is complete!

Your coverage starts  
Wednesday, January 1, 2020

Your per pay period payment is  
\$141.81

### Required Documents and Forms

---

Here is the list of documents you are required to provide to finalize the enrollment. A confirmation statement will be produced, providing you a deadline for submitting required documents. Don't wait. Upload your documents now.

**Personal Enrollment Worksheet - Form**

Must be received by:

 **DOWNLOAD**

**Birth Certificate - Required Document (Paul Makowski)**

Must be received by: Dec 10, 2019

 **UPLOAD**

**Court Documentation - Required Document (Paul Makowski)**

Must be received by: Dec 10, 2019

 **UPLOAD**

### Additional Actions

---

View a printer friendly version of your elections

 **PRINT**

# Making Elections – Online

## Supporting Documentation

### Multiple ways to submit supporting documents:

**Log in and upload** your documents to your account at **keepingLAWell.com**.

**Or** write your name and employee ID number on each certificate or document you send to the LAWell Benefits Service Center, and submit in one of the following ways:

- **Mail:** PO Box 530477 St. Petersburg, FL 33747-4077
- **Fax:** 213-978-1623
- **Email:** per.empbenefits@lacity.org
- **Deliver in person or mail:** Los Angeles City Hall, 200 N Spring Street Room 867, Los Angeles, CA 90012, between the hours of 8:00 am to 4:00 pm Monday to Friday

# Making Elections – Online

## Supporting Documentation

### What to submit to City?

#### Dependents

- Birth Certificates
- Marriage Certificates
- Domestic Partner Affidavit (City) or CA State Registered Declaration.
- Court Documents

#### Coverage

- Cash in Lieu Affidavit (City)

### Other submission requirements?

- Medical History Statement (Standard Insurance Company)



# Contacts

# CONTACT INFORMATION

## GENERAL QUESTIONS, ENROLL, & LIFE EVENT

- **LAWell Benefits Service Center:** (833) 4LA-WELL (833-452-9355)  
Monday - Friday  
8 a.m to 5 p.m.
- **City Hall Benefits Office:** 200 N Spring Street, Room 867  
Monday - Friday  
8 a.m to 4 p.m.
- **Benefits Onsite (Open Enrollment only) (10am – 3pm) :**
  - Los Angeles World Airport – Admin West Lobby: October 9th & 10th
  - Garland Building – 8<sup>th</sup> Floor Lounge: October 16th & 17th
  - Public Works – Sub-Basement: October 23rd & 24th
- **Online:**
  - Enroll/Life Event: [keepingLAWell.com](https://keepinglawell.com)
  - Questions: [per.empbenefits@lacity.org](mailto:per.empbenefits@lacity.org)



# CONTACT INFORMATION

## File a Claim/Ask questions:

- **Accidental Death and Dismemberment:** (213) 978-1591
- **Benefit Protection Plan:** (213) 978-1588
- **Catastrophic Illness:** (213) 978-1588
- **COBRA:** (213) 978-1631
- **Disability:** (844) 505-6025
- **Healthcare/Dependent Care Accounts:** (877) 924-3967
- **Life:** (213) 978-1591

*General questions about any of these:* 213-978-1655 or [per.empbenefits@lacity.org](mailto:per.empbenefits@lacity.org)

# Questions?

# 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
    - Your Children under age 26
    - Legal Custody/Foster/Guardianship
    - Your 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



## Your 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.

# All Benefit Options

## Vision Coverage



## 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.

# All Benefit Options

## Support Plus



## Support Plus

- **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 member of your household can access.
    - Included any household members, regardless of LAwell dependent eligibility or enrollment.
- **Is it required?**
  - Included at no premium cost.

# All Benefit Options

## Disability Insurance



## Disability Coverage

- **What is it?**
  - Provides a **monthly-replacement-income benefit** when an approved, qualified disability prevents you from working.
    - Basic coverage (50% of salary; up to **\$3,367** 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 employee only.
- **Is it required?**
  - Basic coverage is included at no premium cost at all LAwell members.
  - Supplemental coverage is **voluntary**; Medical History Statement required.
- **Includes Benefit Protection Plan for approved claims only.**
- **Alternate Option: Catastrophic Illness Program:** requires application

*\*Additional rules apply. See your enrollment guide or [keepingLAwell.com](http://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.

**UPDATE YOUR BENEFICIARY:** Designations for LAwell are separate from any other benefit



# 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 as your tax return
  - Expenses can 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.