

# LADWP'S HEALTH AND DENTAL BENEFITS NEWSLETTER FOR RETIREES



## 2014 OPEN ENROLLMENT APRIL 28 - MAY 9, 2014

During the Open Enrollment period April 28, 2014 - May 9, 2014, you will be able to switch to a different health or dental plan and/or add or delete dependents. The benefits you select during Open Enrollment become effective **July 1, 2014**. Please be sure to read over the *ENERGIZE 2014 Retiree Benefit User's Guide* thoroughly as it contains very important information regarding benefit and rate changes to help you in making your benefit decisions for the 2014 - 2015 plan year.

### SPECIAL RETIREE OPEN ENROLLMENT SATURDAY EVENT

Retirees are welcome to attend a special in-person enrollment session for our retirees on **SATURDAY, MAY 3, 2014** between the hours of 8 a.m. to 12 p.m. at the John Ferraro Building (JFB) located at 111 N. Hope Street, A-level. Bring your retiree ID for access to parking lot and building.

## FIND THE GUIDE ONLINE

Don't forget if you misplace your copy of the *ENERGIZE* guide, you can always access it online. The *ENERGIZE* guide will be posted online and you should also receive a paper copy in the mail.

## ADVANTAGES OF AN ONLINE COPY:

- Environmentally-friendly
- Access online anytime
- Store *ENERGIZE 2014 Retiree Benefit User's Guide* electronically
- Saves printing costs

## NOTE:

The dates and benefit information contained in this publication are subject to approval by the Board of Water and Power Commissioners.

## DEPENDENT ELIGIBILITY AUDIT

Please note that a dependent eligibility audit will be conducted in 2014 for dependents enrolled in LADWP health care plans. Information about the audit process will be provided at a later date.

YOU CAN ACCESS AN ONLINE COPY OF YOUR *ENERGIZE 2014 RETIREE BENEFIT USER'S GUIDE* VIA:

- ▶ DWP Retired Employees Association [www.dwpretirees.org](http://www.dwpretirees.org)
- ▶ eBenefits site <https://eBenefits.ladwp.com> (Note: You do not need to register to view the guide. Click on "Guides/Forms/Help" on the top toolbar, then click on *ENERGIZE 2014 Retiree Benefit User's Guide*)

## WHAT IF I DO NOT MAKE CHANGES?

If you do not make any changes to your health and dental plan, the current coverage you have for yourself and any enrolled dependents will continue automatically. If you do not need to make changes, it is still important that you read the *ENERGIZE 2014 Retiree Benefit User's Guide* at [www.dwpretirees.org](http://www.dwpretirees.org). The guide describes important plan benefits and any changes to the health and dental plan benefits for 2014 - 2015. Simply take no further action if you do not want to make any changes to your current health or dental coverage. Please note: You do not need to re-enroll unless you want to make a change.



## CANCELLING PLANS

You cannot cancel verbally when switching from IBEW Local 18 to LADWP-sponsored plans. When switching from IBEW Local 18 to LADWP-sponsored plans, you will need to call the IBEW Local 18 Benefit Service Center at **1-818-678-0040** or **1-800-842-6635** and request a plan termination form. You can also go online at [www.mybenefitchoices.com/local18](http://www.mybenefitchoices.com/local18) and decline coverage.

Retirees that cancel an IBEW Local 18-sponsored Medical or Dental plan cannot re-enroll at a later date.

# MAKING CHANGES TO YOUR BENEFITS

If you want to make changes to your health or dental coverage for the 2014 - 2015 plan year, you must do one of the following:

## LADWP-SPONSORED PLANS

For LADWP plans, please call the LADWP Health Plans Administration Office at **1-213-367-2023** or **1-800-831-4778** to request the appropriate enrollment/change form. LADWP Health Plans Administration Office hours are 7:00 a.m. to 11:30 a.m. and 12:30 p.m. to 4:00 p.m., Monday through Friday.

Enrollment/Change forms for LADWP-sponsored plans will not be mailed to retirees after May 6, 2014. After this date, you must come to the John Ferraro Building at 111 N. Hope Street to complete the enrollment forms for LADWP plans. Your completed forms are due to the LADWP Health Plans Administration Office by May 9, 2014.

To view an online copy of your *ENERGIZE 2014 Retiree Benefit User's Guide*, go to [www.dwp retirees.org](http://www.dwp retirees.org).



## IBEW LOCAL 18-SPONSORED PLANS

Log onto [www.mybenefitchoices.com/local18](http://www.mybenefitchoices.com/local18) to view or make changes to your IBEW Local 18-sponsored plans. If you need additional information or would prefer to complete a form, please contact the IBEW Local 18 Benefit Service Center at

**1-818-678-0040** or **1-800-842-6635** between the hours of 8:30 a.m. to 12:00 p.m. and 12:45 p.m. to 5:00 p.m., Monday through Friday. You may also email your request to [Local18@mybenefitchoices.com](mailto:Local18@mybenefitchoices.com).

Please note: You must be enrolled in an IBEW Local 18-sponsored plan prior to your retirement to participate.

## ENROLL EARLY!

Although you have until May 9, 2014 to enroll or make changes, you should enroll as early as possible. If you wait until the last few days, you may discover that you need more information and may not have enough time to make the changes.

When the enrollment period ends May 9, 2014 you will not be able to enroll or make changes until the next Open Enrollment period in 2015, unless you experience a qualifying status change (please refer to the online *ENERGIZE 2014 Retiree Benefit User's Guide* for more information regarding qualifying status changes).

## NEW TIER 2 RETIREMENT PLAN AMENDMENT

Employees **HIRED** by the Department on or after January 1, 2014 are under the new Tier 2 of the Water and Power Employees' Retirement Plan.

**NOTE: The health and dental benefits for Tier 1 retirees (HIRED prior to January 1, 2014) will not be affected by this change. For more information on Tier 2 rates and subsidies for retirees, please contact the Health Plans Administration Office at 1-213-367-2023 or 1-800-831-4778.**

## HEALTH CARE REFORM

### *Individual Mandate*

The Affordable Care Act (ACA), also known as the health care reform law, was signed into law in 2010 and impacts you, as a U.S. resident, as well as LADWP and IBEW Local 18 employer-sponsored health plans.

The biggest impact to you in 2014 is a provision called the individual mandate. This new rule requires all U.S. residents, with few exceptions, to enroll in a qualified health plan or pay a penalty. In 2014, the penalty for not enrolling in a qualified health plan is \$95 or 1 percent of your taxable income, whichever is greater. The penalty increases each year until 2016 when it will be the greater of \$695 or 2.5 percent of taxable income. In 2017 and beyond, smaller increases are expected.

## *The Health Insurance Marketplace*

You've probably heard about the new Health Insurance Marketplace, also known as the "health exchange," which rolled out in October 2013. In California, it's called **Covered California™**. Some states, like California, run their own Marketplace and some rely on the one run by the federal government. Each state is different and you can link to your state's Marketplace by going to [www.HealthCare.gov](http://www.HealthCare.gov). If you are under age 65, you may choose a Marketplace plan instead of enrolling in an LADWP-sponsored plan.

**NOTE: If you choose to enroll in a Marketplace plan, and then drop that coverage, you will NOT be allowed to re-enroll in an LADWP-sponsored plan or an IBEW Local 18-sponsored health plan.**

## *Do I have to purchase insurance through the Marketplace?*

There is no requirement to purchase insurance through the Marketplace. But, if you are a pre-65 retiree, you may find some attractive options shopping for insurance on the Marketplace.

For example, depending on your income level and the number of people currently covered in your household, you may qualify for tax credits and subsidies to help pay for coverage, so you may want to review your options. Post-65 retirees cannot enroll through the Marketplace.

## **ANTHEM BLUE CROSS CHANGES**

### **All Plans**

#### *Transgender Services*

Added benefit in accordance with California Legislation.

#### *Out-of-Pocket Maximum*

Any coinsurance, copays or deductibles you pay will now count toward the out-of-pocket maximum.

#### *BRCA Counseling and Testing*

Breast cancer (BRCA) testing, if appropriate, in conjunction with genetic counseling and evaluation. When done as a preventive care service, BRCA testing will be covered under the Preventive Care Services benefit.

## **PPO Plan**

### *Physical Therapy, Occupational Therapy, Chiropractic*

\$25/visit limit for non-participating providers has been removed

### *Acupuncture*

\$30/visit limit for participating and non-participating providers has been removed

## **KAISER PLAN CHANGES**

### *Transgender Services*

Transgender services are now covered. Covered services include sexual reassignment surgery and mastectomy with chest reconstruction, in addition to mental health and hormone therapy.

### *Out-of-Pocket Maximum and Accumulation*

Any coinsurance, copays or deductibles you pay will now count toward the out-of-pocket maximum.

### *BRCA Counseling and Testing*

Counseling and testing is now covered for BRCA's, the breast cancer susceptibility genes, with no cost sharing.

# NOTICE OF GRANDFATHERED STATUS

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LADWP believes all LADWP-sponsored medical plans, except the UnitedHealthcare PPO Plans, Health Plan of Nevada and IBEW Local 18-sponsored plans for LADWP retired employees, are “grandfathered health plans” under the Patient Protection and Affordable Care Act (PPACA). As permitted by the PPACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.

As health plans that are grandfathered, this means that beginning July 1, 2011, LADWP-sponsored medical plans may not include certain consumer protections of the PPACA that apply

to non-grandfathered plans — for example, certain provisions affecting benefits for emergency services. However, grandfathered health plans must comply with certain other consumer protections in the PPACA — for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections don’t apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator:

**LADWP Health Plans  
Administration Office**

111 North Hope Street, Room 564  
Los Angeles, CA 90012

You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at **1-866-444-3272** or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and don’t apply to grandfathered health plans.

# IMPORTANT REMINDERS

## SOCIAL SECURITY NUMBER REQUIREMENT

LADWP requires retirees to provide the Social Security Numbers (SSNs) of their eligible health plan dependents.

## MEDICARE PART B

When you enroll in Medicare Part B at age 65, you may be eligible to be reimbursed for the premium that's taken out of your

Social Security check if you have enough LADWP subsidy left over after your health premium has been deducted. Contact the LADWP Health Plans Administration Office at **1-213-367-2023** or **1-800-831-4778** to:

- Find out if you're eligible, and
- Obtain the forms to request the reimbursement.

## ADDRESS CHANGE

If your address has recently changed, please notify the Retirement Plan Office to make changes before Open Enrollment begins. This will ensure that you receive your Open Enrollment packet. Retirees enrolled in IBEW Local 18 plans can contact the Benefit Service Center at **1-818-678-0040** or **1-800-842-6635** or update their address online at [www.mybenefitchoices.com/local18](http://www.mybenefitchoices.com/local18).

## IMPORTANT

If you are adding coverage for your spouse for the first time, you must submit a copy of your marriage certificate before May 9, 2014.

When adding or deleting a Domestic Partner (DP) additional documentation is required. Click on the help button for the Affidavit of Domestic Partnership or Statement of Termination of Domestic Partnership.

Please note: If you are enrolled in an IBEW Local 18-sponsored plan, you must notify the IBEW Local 18 Benefit Service Center.

When adding a DP you must submit a copy of your/and your DP's California Driver's License or identification card. Be advised that the addresses on your respective licenses or identification cards must match one another and be the same as your address of record with LADWP. Your affidavit and application cannot be processed until all addresses are consistent and you've provided proof you've lived together for at least 12 months.

For disabled dependents, please contact the Health Plans Administration Office for details on how to establish disabled status.

All additional documentation must be received in the Health Plans Administration Office by May 9, 2014.

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# YOUR GOOD HEALTH



As a retiree, when you actively think about and engage in healthy behaviors you can live a longer, higher-quality life. LADWP is committed to providing resources that will help you and your covered family members find the healthy opportunities around us. You and your family members enrolled in LADWP or IBEW Local18 health plans can participate in the following wellness activities offered through our health plan providers.

## LADWP-SPONSORED HEALTH PLANS

Kaiser	UnitedHealthcare	United Concordia	Delta Dental
<p><b>My Health Manager</b> – To schedule doctor appointments, refill prescriptions or other things online or through your mobile device.</p> <p><b>Healthy lifestyle programs</b> – Online resources to help you get or stay active, quit smoking, lose weight or eat better.</p> <p><b>Good health on the go</b> – An app for your smart phone or mobile device that includes fun programs like “Every Body Walk!” to create a daily walking routine.</p> <p><b>Wellness coaches</b> – To give you extra support when you make healthy changes.</p> <p><b>Farmers market</b> – You can pick up fresh fruits and veggies at Kaiser facilities or schedule them to be delivered to your home.</p> <p><b>Complimentary health</b> – Discounts on services such as massages.</p>	<p><b>SilverSneakers® Fitness Program</b> – Available at no cost to help our retirees stay physically fit and active. Includes:</p> <ul style="list-style-type: none"> <li>• A basic fitness membership at more than 11,000 participating locations.</li> <li>• Many women-only locations, including Curves®.</li> <li>• Support at home If the nearest facility is 15 miles or more from your home, including resistance bands, exercise DVDs and “how to” materials.</li> </ul> <p><b>Online health tracker tools</b> – To help you monitor physical activities.</p> <p><b>Online coaching programs</b> – To help you monitor on-going conditions.</p> <p><b>Online health library</b> – To find health and wellness information.</p> <p><b>UHCTV</b> – To watch videos of healthy recipes, coaching to help manage on-going conditions like diabetes or high cholesterol, exercise tips and more.</p>	<p><b>Online nutrition resources</b> – Including the right foods to build strong teeth.</p> <p><b>Dental care tips</b> – To care for your teeth, gums and lips, including the right brushing and flossing techniques.</p>	<p><b>SmileWay Wellness program</b> – Teaches you and your children to have a healthy smile. You can enjoy:</p> <ul style="list-style-type: none"> <li>• <b>Videos</b> – To understand proper nutrition for good dental care and how to avoid gum disease.</li> <li>• <b>Quizzes</b> – To review your dental health habits.</li> <li>• <b>Resources</b> – To help you improve your oral hygiene habits.</li> <li>• <b>Resources for kids</b> – To make oral health a fun habit that will last a lifetime.</li> </ul>

## IBEW LOCAL 18-SPONSORED HEALTH PLANS

Anthem Blue Cross	Guardian Dental
<p><b>Online health resources</b> – Including resources and videos to target specific health groups such as children, women, men and seniors.</p> <p><b>Habit Heroes</b> – Join the Habit Heroes on a comic adventure to build healthy habits with the free Disney Habit Heroes mobile app available in the iTunes or GooglePlay stores. Learn how you can be a Habit Hero at <a href="http://www.anthem.com/ca/habitheroes/">http://www.anthem.com/ca/habitheroes/</a>.</p>	<p><b>24/7 NurseLine</b> – To help you find quick answers to health questions anytime day or night.</p> <p><b>Online access to plan information</b> – To help you understand your plan benefits, the status of a claim, etc.</p> <p><b>Health and fitness discounts</b></p> <p><b>Future Moms</b></p> <p><b>360° Health Programs</b></p> <p><b>MyHealth@Anthem</b></p>

**Online resources** – To understand your dental benefits, look up the status of a claim, find forms and plan materials, and estimate your dental costs.

**Provider app** – To download on your smart phone or mobile device to find a provider anytime you need to.

Los Angeles Department of Water and Power

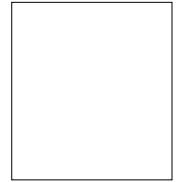
City of Los Angeles

P.O. Box 51111

Los Angeles, CA 90051-0100

Health Plans Administration Office Room 564

Address Service Requested



▶ TO VIEW YOUR ENERGIIZE 2014 RETIREE BENEFIT USER'S GUIDE

Log on to [www.dwpretirees.org](http://www.dwpretirees.org)

## 2014 TAKE CHARGE OF YOUR BENEFITS

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