

LADWP'S HEALTH AND DENTAL BENEFITS NEWSLETTER FOR RETIREES



2015 OPEN ENROLLMENT APRIL 27 - MAY 8, 2015

During the Open Enrollment period April 27 - May 8, 2015, 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, 2015**. Please be sure to read over the *ENERGIZE 2015 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 2015-16 Plan Year.

SPECIAL RETIREE OPEN ENROLLMENT SATURDAY EVENT

Retirees are welcome to attend a special in-person enrollment session on **SATURDAY, MAY 2, 2015** between the hours of 8:00 a.m. to noon at the John Ferraro Building (JFB) located at 111 N. Hope Street, A-level. Bring your retiree ID for access to the 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 will also be sent a copy in the mail.

ADVANTAGES OF AN ONLINE COPY:

- Environmentally friendly
- Access online anytime
- Store *ENERGIZE 2015 Retiree Benefit User's Guide* electronically
- Saves printing costs

2015-16 MAXIMUM SUBSIDY

The maximum health subsidy for the 2015-16 Plan Year is \$1,255.76.

DEPENDENT ELIGIBILITY AUDIT

Please note that a dependent eligibility audit will be conducted during the 2015-16 Plan Year for dependents enrolled in LADWP health care plans. Information about the audit process will be provided at a later date.



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- ▶ DWP Retired Employees Association 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 2015 Retiree Benefit User's Guide*)

WHAT IF I DO NOT MAKE CHANGES?

If you do not make any changes to your health and/or 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 2015 Retiree Benefit User's Guide* at www.dwpretirees.org. The Guide describes important plan benefits and changes to the health and dental benefits and rates for the 2015-16 Plan Year. **If you do not want to make any changes to your current health or dental coverage, simply take no further action.**

Please note: You do not need to re-enroll unless you want to make a change.



HOW TO CANCEL A PLAN

To change from an IBEW Local 18-sponsored plan to a LADWP-sponsored health or dental plan, you will need to contact the IBEW Local 18 Benefit Service Center at **(818) 678-0040** or **(800) 842-6635** and request a plan termination form. You can also go online to www.mybenefitchoices.com/local18 to terminate coverage.

Retirees that cancel an IBEW Local 18-sponsored health and/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 2015-16 Plan Year, you must do one of the following:

LADWP-SPONSORED PLANS

For LADWP plans, please call the LADWP Health Plans Administration Office at **(213) 367-2023** or **(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 5, 2015. 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 8, 2015.

To view an online copy of your *ENERGIZE 2015 Retiree Benefit User's Guide*, go to www.dwpretirees.org.



IBEW LOCAL 18-SPONSORED PLANS

Log onto www.mybenefitchoices.com/local18 to view or make changes to your IBEW Local 18-sponsored health or dental plan. If you need additional information or would prefer to complete a form, please contact the IBEW Local 18 Benefit Service Center at **(818) 678-0040** or **(800) 842-6635** between the hours of 8:30 a.m. and noon, and 12:45 p.m. and 5:00 p.m., Monday through Friday. You may also email your request to Local18@mybenefitchoices.com.

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

ENROLL EARLY!

Although you have until May 8, 2015, 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 changes.

After the enrollment period ends May 8, 2015, you will not be able to enroll or make changes until the next Open Enrollment period in 2016, unless you experience a qualifying status change (please refer to the online *ENERGIZE 2015 Retiree Benefit User's Guide* for more information regarding qualifying status changes).

TIER 2 RETIREMENT PLAN AMENDMENT

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

For more information on Tier 2 health benefits and subsidies for retirees, please contact the LADWP Health Plans Administration Office at (213) 367-2023 or (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-sponsored health plans.

The biggest impact to you in 2015 is a provision called the individual mandate. This rule requires all U.S. residents, with few exceptions, to enroll in qualified health plans or pay penalties. If you don't enroll in a qualified health plan for 2015, you'll pay the higher of these two amounts:

- **2% of your yearly household income.** (Only the amount of income above the tax filing threshold, about \$10,000 for an individual, is used to calculate the penalty.) The maximum penalty is the national average premium for a bronze plan.
- **\$325 per person for the year (\$162.50 per child under 18).** The maximum penalty per family using this method is \$975.

The penalty increases each year until 2017 when it will be the greater of \$695 or 2.5% of taxable income. In 2018 and beyond, smaller increases are expected.

The Health Insurance Marketplace

You have probably heard about the Health Insurance Marketplace, also known as the "health exchange," which rolled out in October 2014. 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. You can link to your state's Marketplace by going to www.HealthCare.gov. If you are under age 65, you may choose a Marketplace plan instead of enrolling in a 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 a LADWP-sponsored health plan until the annual Open Enrollment period or if you have a qualifying event.

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 on your plan, you may qualify for tax credits and subsidies to help pay for coverage. Post-65 retirees cannot enroll through the Marketplace.

ANTHEM BLUE CROSS CHANGES

HMO and PPO Plans

Out-of-Pocket Maximum

All co-pays for prescription drugs, when applicable, will apply to the out-of-pocket maximum.

PPO PLAN

Chiropractic Services

Visit limit increased to 30 visits per calendar year.

Physical Therapy and Occupational Therapy

24 visit limit has been removed.

Acupuncture

Visit limit increased to 20 visits per calendar year.

KAISER PLAN

Transgender Services

Transgender services are 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 Cost Accumulation

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

BRCA Counseling and Testing

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

UNITED CONCORDIA DENTAL (DHMO AND PPO)

Starting July 1, 2015, United Concordia will have a new Designated Customer Service number that will service retirees enrolled in a DHMO or PPO.

Retirees will be issued new ID cards with the new customer service number. The new number is **(866) 851-7568**.

UNITEDHEALTHCARE HMO/ MEDICARE ADVANTAGE

New Contact Information

UnitedHealthcare HMO:

Phone number: **(800) 624-8822**

Website: www.myuhc.com

Medicare Advantage:

Phone number: **(800) 457-8506**

Website: www.UHCRetiree.com

NOTICE OF GRANDFATHERED STATUS



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 ACA. As permitted by the ACA, 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 ACA 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 ACA — 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 **(866) 444-3272** or 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 turn 65 and have enrolled in Medicare Part B with the Social Security Administration, you may be eligible for:

- Reimbursement for the Medicare B premium that is taken out of your Social Security check, if you have LADWP subsidy remaining after your health premium has been deducted.

- Group payment for the Medicare B premium, if you do not receive a Social Security check. You may request the LADWP pay your Medicare B premiums on behalf of you and your spouse.

To find out if you are eligible for Medicare B reimbursement or group payment, please contact the Health Plans Administration Office at **(213) 367-2023** or **(800) 831-4778**.

Please note: **THIS IS NOT AUTOMATIC**. You must submit a signed Retirement Deduction Authorization Form to the Health

Plans Administration Office to request Medicare B reimbursement or group payment.

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 an IBEW Local 18-sponsored health or dental plan can contact the Benefit Service Center at **(818) 678-0040** or **(800) 842-6635** or update their address online at 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 8, 2015.

When adding or deleting a domestic partner (DP), additional documentation is required. Click on the Help button at <http://eBenefits.ladwp.com> for the Affidavit of Domestic Partnership or Statement of Termination of Domestic Partnership forms.

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

When adding a DP, you both must submit copies of your California driver's licenses or identification cards. 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 have provided proof that you have 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 supporting documentation must be received in the Health Plans Administration Office by May 8, 2015.

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YOUR GOOD HEALTH



As a retiree, when you actively 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 Local 18-sponsored 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>My Health Manager – Schedule doctor appointments, refill prescriptions or other health related items online or from your mobile device.</p> <p>Healthy lifestyle programs – Online resources to help you get or stay active, quit smoking, lose weight or eat better.</p> <p>Good health on the go – An app for your smartphone or mobile device that includes fun programs like “Every Body Walk!” to help you create a daily walking routine.</p> <p>Wellness coaches – To give you extra support when you make healthy changes.</p> <p>Farmers market – You can pick up fresh fruits and veggies at Kaiser facilities, or schedule them to be delivered to your home.</p> <p>Complimentary health – Discounts on services such as massages.</p>	<p>SilverSneaker Fitness Program for retirees enrolled in UHC Medicare Advantage Plan – Available at no cost to help our retirees stay physically fit and active. Includes:</p> <ul style="list-style-type: none"> • A basic fitness membership at more than 11,000 participating locations. • Many women-only locations, including Curves®. • Support at home if the nearest facility is 15 miles or more from your home, including resistance bands, exercise DVDs and “how to” materials. <p>Online health tracker tools – To help you monitor physical activities.</p> <p>Online coaching programs – To help you find monitor ongoing conditions.</p> <p>Online health library – To find health and wellness information.</p> <p>UHCTV – To watch videos of healthy recipes, coaching to help manage ongoing conditions like diabetes or high cholesterol, exercise tips and more.</p>	<p>Online nutrition resources – Including the right foods to build strong teeth.</p> <p>Dental care tips – To care for your teeth, gums and lips, including the right brushing and flossing techniques.</p>	<p>SmileWay Wellness program – Teaches you and your children how to have a healthy smile. You can enjoy:</p> <ul style="list-style-type: none"> • Videos – To understand proper nutrition for good dental care, and how to avoid gum disease. • Quizzes – To review your dental health habits. • Resources – To help you improve your oral hygiene habits. • Resources for kids – To make oral health a fun habit that will last a lifetime.

IBEW LOCAL 18-SPONSORED HEALTH PLANS

Anthem Blue Cross	Guardian Dental
<p>Online health resources – Including resources and videos to target specific health groups such as children, women, men and seniors.</p> <p>Habit Heroes – 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 http://www.anthem.com/ca/habitheroes/.</p>	<p>24/7 NurseLine – To help you find quick answers to health questions anytime day or night.</p> <p>Online access to plan information – To help you understand your plan benefits, the status of a claim, etc.</p> <p>Health and fitness discounts</p> <p>Future Moms</p> <p>360° Health Programs</p> <p>MyHealth@Anthem</p> <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.</p> <p>Provider app – To download on your smartphone or mobile device to find a provider anytime you need to.</p>

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
ENERGIZE 2015
RETIREE BENEFIT
USER'S GUIDE

Log on to www.dwpretirees.org

2015 TAKE CHARGE OF YOUR BENEFITS

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