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# 2024 Open Enrollment Overview

## LACERS Open Enrollment is October 16, 2023 – November 16, 2023

LACERS will accept applications for health plan changes, addition of eligible dependents, and new enrollments from October 16, 2023, to November 16, 2023. Changes made during this period will become effective on January 1, 2024. If you do not want to change plans or add dependents, you do not need to take any action; your current LACERS health coverage will continue for the 2024 plan year. LACERS recommends reviewing the Open Enrollment material to stay informed of your benefit options.

Please review your 2024 Open Enrollment Health Plan Statement (a snapshot of your coverage inputted into LACERS' system as of August 21, 2023) to understand your current coverage and options for 2024 health plan coverage and costs. If you are a New Retiree/Survivor or made plan changes that are not reflected on your statement, please log into your MyLACERS account at <https://mylacers.lacers.org> to see your current coverage.

## For 2024 Plan Year

LACERS is excited to announce the addition of the Anthem Life & Health Medicare Plan (Medicare Supplement) for 2024. A short summary of the differences between LACERS Anthem Medicare Preferred PPO plan and the new Anthem Medicare Supplement Plan is on Pages 6 and 7. Please review the 2024 Health Benefits Guide (Guide) for the full summary of benefits, premiums, and possible cost to you before disenrolling in your current plan to enroll in this Medicare Supplement plan.

LACERS UnitedHealthcare (UHC) Nevada will also be available in the northern Nevada counties of Lyon (City of Fernly) and Washoe (City of Reno). All UHC (California, Arizona, Nevada) Members and dependents will receive new 2024 ID cards starting at the beginning of December.

In addition, LACERS is exploring the possibility of offering non-CA Kaiser Permanente HMO and Senior Advantage in parts of the following states and regions: Colorado, Georgia, Hawaii, Oregon, Washington, Mid-Atlantic (Washington D.C., Maryland, Virginia). Please visit LACERS website for the latest information.

The 2023 current medical, dental, and vision plan options and benefits will continue for 2024.

- Medical Plans: SCAN Health Plan (SCAN) (CA)  
UnitedHealthcare (CA, AZ, or NV)  
Kaiser Permanente/Kaiser Permanente Senior Advantage (CA)  
Anthem PPO/Medicare Preferred (PPO) (nationwide)  
**\*NEW\*** Anthem PPO/Life & Health Medicare Plan (Medicare Supplement) (nationwide)  
Anthem HMO (CA)  
Anthem PPO Out-of-Country
- Dental Plans: DeltaCare USA HMO (CA or NV)  
Delta Dental PPO (nationwide)
- Vision Plans: Anthem Blue View Vision (for non-Kaiser Permanente Members)  
Kaiser Permanente (for Kaiser Members)

## In-Person and Virtual Open Enrollment Meetings

Meetings with our carriers (Anthem Blue Cross, Kaiser Permanente, SCAN, UnitedHealthcare, Delta Dental, and Anthem Blue View Vision) will include LACERS updates for the coming plan year, a presentation by each carrier, and Question & Answer sessions.

You may register beginning September 14 for the in-person or virtual meetings through your MyLACERS account. Space is limited and will fill up. If you need assistance with registration, you may call LACERS at (800) 779-8328 to RSVP, or request instructions on how to join a virtual meeting. Both in-person and virtual meetings with each LACERS health carrier will allow you to get in-depth information about that plan's offerings for 2024 and have your questions answered. Registration confirmations will be emailed to the Member's email address on file with LACERS.

### LIVE EVENT REGION DATE & TIME / VENUE

Los Angeles Metro Area	Inland Empire
<p>Thursday, November 2 10:00 a.m. to 2:00 p.m. Almanson Court – Lakeview Room 700 S. Almanson St, Alhambra, CA 91801</p>	<p>Tuesday, November 7 10:00 a.m. to 2:00 p.m. DoubleTree Hotel Ontario 222 N. Vineyard Ave, Ontario, CA 91764</p>
San Fernando Valley	
<p>Thursday, November 9 10:00 a.m. to 2:00 p.m. Airtel Hotel 7277 Valjean Ave, Van Nuys, CA 91406</p>	

Virtual meetings are listed below. These will be recorded and posted to [youtube.com/lacersyoutube](https://youtube.com/lacersyoutube).

Anthem Blue Cross HMO, Anthem PPO, Anthem Medicare Preferred (PPO), Anthem Life & Health Medicare (Medicare Supplement), and Blue View Vision		Kaiser Permanente (Under-65 and Senior Advantage)	SCAN, and UnitedHealthcare	Delta Dental (DPPO and DHMO)
2 presentations, same content		1 presentation	1 presentation	1 presentation
October 18 10:00-11:30 a.m.	October 31 2:00-3:30 p.m.	October 19 10:00-11:30 a.m.	October 25 10:00-11:30 a.m.	October 26 10:00-11:30 a.m.

Virtual meetings will be held using Zoom video conferencing. If your computer/device has internet access and audio capabilities, you will be able to hear the presentations and view the material. If your computer does not have audio capabilities, or if you would prefer to just listen to the presentations, you may call in to hear the presentations.

LACERS provides complimentary computer and technical assistance through Mom's Computer. To reach Mom's Computer you may call them at (800) 281-0692 or email them at [Help@MomsComputer.com](mailto:Help@MomsComputer.com).

## 2024 Plan Year Premiums, Subsidies, and Reimbursements

LACERS Board of Administration approved the 2024 Health Plan premiums, subsidies, and reimbursements at their August 8, 2023, meeting.

### LACERS 2024 Maximum Health Plan Premium Subsidies and Reimbursements

#### Medical Plan Premium Subsidy

• Member under age 65 or enrolled in Medicare Part B Only	\$2,187.58
• Member age 65 and over enrolled in Medicare Parts A and B (Dependent subsidy may be provided)	Varies*
• Capped Member (retired on or after July 1, 2011, and did <u>not</u> make additional retirement contributions to LACERS while an active City employee)	\$1,190.00
• Survivor under age 65 or enrolled in Medicare Part B Only	\$1,051.78
• Survivor enrolled in Medicare Parts A and B	Varies*

#### Medical Premium Reimbursement Program (MPRP) Reimbursement

• Member under age 65 or enrolled in Medicare Part B Only	\$2,187.58
• Survivor under age 65 or enrolled in Medicare Part B Only	\$1,051.78
• Member or Survivor enrolled in Medicare Parts A and B	\$549.16
• Member enrolled in Medicare Parts A and B and covering Dependent(s)	\$1,288.44

#### Dental Plan Premium Subsidy

• Delta PPO/HMO	\$42.93/\$15.10
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\* Maximum subsidy is equivalent to the one-party premium cost of the LACERS plan in which the Member is enrolled.

The overall 2024 health plan premium costs increased by approximately \$5.2 million, or 4.5%, which is favorable against the medical trend benchmark of 7.25%. Rigorous negotiations by your LACERS team and LACERS Health and Welfare Consultant resulted in a \$2.8 million decrease from initially proposed premiums. The premium rates listed below will be split between Members and LACERS. The carrier premium rate changes for 2024 are:

- Anthem Blue Cross HMO and PPO, and Part B only HMO and PPO: 8.9%
- Anthem Medicare Preferred PPO: -14.3%
- Kaiser Permanente HMO: 12.0%
- Kaiser Senior Advantage: 9.7%
- UnitedHealthcare Medicare Advantage HMO: -28.5%
- SCAN: -16.7%

No premium rate changes for: Blue View Vision, and Delta Dental PPO and HMO

## 2024 Health Benefits Guide Copies

The 2024 Health Benefits Guide (Guide) will only be included in the Open Enrollment packets of Medicare-age Retirees, and Retirees whose dependent(s) have Medicare Parts A&B. Others can access the Guide online at [lacers.org/health-benefits-guide](https://lacers.org/health-benefits-guide) or you can request a hard copy by emailing [LACERS.Health@lacers.org](mailto:LACERS.Health@lacers.org) with the subject line: "Requesting 2024 Health Benefits Guide". If you do not have online access, you may request the Guide by calling LACERS Customer Service at (800) 779-8328.

## Quick Health Benefits Guide Reference Pages

- Open Enrollment and Qualifying Event: Inside Cover and Pages 6-7
- Medical, Enhanced, and Vision benefits: Pages 25-39
- Dental benefits: Pages 52 and 54
- Dependent eligibility: Page 5
- Available medical plans: Inside cover, Pages 19-23
- Monthly medical premiums/deductions: Pages 40-51
- Monthly dental premiums/deductions: Page 55

## Need Health Plan Forms?

If you wish to make health plan changes or add dependents, you must submit the appropriate forms to LACERS by **November 16, 2023**. Health plan enrollment and family account change forms are available in the Forms section of the LACERS website at [lacers.org/post/health-benefit-forms](https://lacers.org/post/health-benefit-forms) or upon request by emailing [LACERS.Health@lacers.org](mailto:LACERS.Health@lacers.org) or by calling LACERS at (800) 779-8328.

You may submit your documents via:

**Secure Document Upload:** [lacers.org/secure-document-upload](https://lacers.org/secure-document-upload)

**Email:** LACERS.health@lacers.org

**Fax:** (213) 473-7284

**Drop off at:** 977 N. Broadway, Los Angeles, CA 90012-1728

**Mail:** LACERS, P.O. Box 512218, Los Angeles, CA 90051-00218

- Due to limited mail service, it may take 7 business days before received at LACERS.

## LACERS Medicare Requirement

A Retired Member or dependent turning age 65 is required to enroll in Medicare. Please see Pages 9-13 of the Guide for more details and the consequences of becoming Medicare non-compliant, e.g., enrolling in a non-LACERS medical and/or Part D plan, not paying the required Medicare premiums in full – Part B and applicable Part B and D Income Related Monthly Adjustment Amounts (IRMAA). For information regarding the assessment of IRMAA that may affect you, please see Page 13 of the Guide.

To enroll in Medicare please contact Social Security Administration at (800) 772-1213 or apply online at [ssa.gov](https://ssa.gov).

If you or your eligible dependent(s) have Medicare, please email LACERS at [LACERS.health@lacers.org](mailto:LACERS.health@lacers.org) or call Customer Service at (800) 779-8328 to request a LACERS Senior Form for each person who has Medicare. Each Medicare enrollee must complete their own form and a *Medicare Information Acknowledgement form* and submit a copy of the Medicare Card or recent Social Security Administration (SSA) Entitlement Letter to LACERS.

## Your Health Plan Decisions Will Be Effective January 1, 2024

**The health plan changes you make during this Open Enrollment period are effective for the entire plan year from January 1 through December 31, 2024. This is also the case if you choose not to make any changes.** New deductions reflecting your health plan changes or current coverage will appear on your December 31, 2023, retirement check.

After this Open Enrollment period, you may not change your health plan again until the next Open Enrollment period in October 2024 (for plan year 2025), unless you have a qualifying event, such as a family status change. Please see Pages 6-7 of the 2024 Health Benefits Guide for more details.

## Enrollment Checklist – See Page 3 of the Guide for complete list

**Important:** Members and Survivors enrolled as a dependent on the other's plan for double coverage is not allowed.

### Step 1: Review your 2024 Open Enrollment Health Plan Statement

Review your demographics, plan costs, dependents' coverage, and dependents' eligibility for coverage. You must remove dependents from your coverage when they become ineligible, e.g., month following divorce/dissolution date. If you do not remove dependents when they become ineligible and LACERS discovers the ineligibility, you will be charged the premium for their coverage, and the dependent(s) will not be eligible for COBRA. See Page 57 of the Guide.

### Step 2:

**If enrolling in, or changing, your Medical and/or Dental plan,** review your plans' details in the 2024 Health Benefits Guide. The Guide and all required forms for Subscribers under age-65 (non-Medicare) are available online at [lacers.org/post/health-benefit-forms](https://lacers.org/post/health-benefit-forms). Subscribers aged 65+, please call or email LACERS to request the applicable Senior forms. Once forms are gathered, complete and submit with the necessary supporting documents:

*LACERS Medical Enrollment form* (Two options: Kaiser form, or Other Plans form) and/or  
*LACERS Dental Enrollment form*

- If covering existing dependents: a **new** *Certification of Dependent and Survivor Status for Health Coverage* is required.
- If you or your eligible dependent(s) have Medicare, each Medicare-enrollee must:
  - Submit a copy of the individual's Medicare Card or a recent SSA Entitlement letter
  - Complete their own Senior form and a *Medicare Information Acknowledgment* form

**If adding new dependents to your current Medical and/or Dental plan,** review your plans' premiums and deductions (if applicable) pages in the Guide. Once forms are gathered, complete and submit along with the supporting documents:

- Gather all necessary and required documents (e.g., birth and marriage certificate, domestic partner affidavit, copy of Social Security Cards or redacted tax document showing dependents' name and Social Security Number)
- *Certification of Dependents and Survivor Status for Health Coverage form*
- *LACERS Family Account Change Form*
- If you or your eligible dependent(s) have Medicare, each Medicare-enrollee must:
  - Submit a copy of their Medicare Card or a recent SSA Entitlement letter.
  - Complete their own Senior form and a *Medicare Information Acknowledgment* form

**Step 3: Retain copies of your forms for your records as proof of enrollment. See previous page's "Need Health Plan Forms?" for submission options.**

## Reminders

### Prescription Medications on Hand

If making changes to your health plan coverage, please make sure that you have enough medication to cover at least the first two-weeks of January 2024. Such preparation will ensure you have the medications you need should there be a delay in switching from one carrier to another.

### Your Address on File With LACERS

Be sure that LACERS has your current home address. If you have moved or plan to move, please contact LACERS at least thirty (30) days prior to moving because changing your home address can impact your health coverage.

## Brief Summary of the differences between the Anthem Medicare Preferred (Medicare Advantage PPO) Plan and the Anthem Life & Health Medicare Plan (Medicare Supplement)

The following contains a short summary of the differences between the Anthem Medicare Preferred (Medicare Advantage PPO) Plan and the Anthem Life & Health Medicare Plan (Medicare Supplement). Please read the 2024 Health Benefits Guide for the Summary of Benefits and refer to each Plan's Evidence of Coverage (EOC) for details on benefits. EOCs may be found on the carrier's microsite as well as LACERS' website at [lacers.org/evidence-coverage](https://lacers.org/evidence-coverage).

*Note:* EOCs will be posted to as soon as available.

Limitations, copayments, coinsurance, and restrictions apply to the benefits charts in this publication. Please contact Anthem for details at:

- Medicare Preferred PPO (833) 848-8730, TTY 711  
[anthem.com/ca/lacerswellness](https://anthem.com/ca/lacerswellness)
- Medicare Supplement (866) 940-8303, TTY 711  
[anthem.com/ca](https://anthem.com/ca)

Benefits Included in the Medicare Preferred PPO But Not Included in the Medicare Supplement Plan		
• Adult Day Center	• Healthy Meals	• Member Connect Program
• Assistive Devices	• Home Lab Kits/Screenings Program	• Non-Emergency Transportation Program
• Community Resource Connections	• Home Visits Program	• Over the Counter Benefit
• Concierge Care Programs (COVID, Type 2 Diabetes, & Post-Discharge)	• House Calls Program	• Personal Emergency Response System
• First Impressions Pre-Enrollment Line	• In-Home Palliative Care Program	• Personal Home Helper
• Health and Fitness Tracker	• In Home Support	• Weight Management Program

	Medicare Preferred PPO (Medicare Advantage PPO)	Medicare Supplement (Life & Health Medicare Plan)
<b>Summary of Differences in Access to Services, How Claims Are Paid, ID Cards, and Benefits</b>		
<b>Anthem Network</b>	Anthem Medicare Preferred, and BCBSA Medicare Advantage Network Sharing (outside of CA)	Prudent Buyer Plan (CA), and Bluecard PPO (outside of CA)
<b>Deductible</b>	No	Yes, the annual Medicare Part B deductible
<b>Out-of-Network Coverage</b>	Members can go to doctors, specialists, and hospitals who accept Medicare, without a referral.	If a Member uses a provider who is not part of the of the Prudent Buyer Plan (CA) or Bluecard PPO (outside of CA) network, and who does not accept Medicare assignment, the Member will be responsible for any charges applied to the Medicare Part B deductible, amounts exceeding Medicare's Allowable Charge, charges in excess of the yearly maximum allowances as stated in the Evidence of Coverage and charges for services that are not covered.
<b>Coordination of Benefits</b>	Anthem Blue Cross pays primary.	Medicare pays primary, Anthem Blue Cross Medicare Supplement pays secondary.
<b>Single ID Card</b>	Yes: Medical, Rx, and Vision	No: 1st ID for Medical and Vision, 2nd ID for Rx
<b>Vision</b>	Routine vision exams up to \$70 maximum benefit every calendar year. Eyewear allowance includes \$100 maximum benefit every 2 calendar years.	Optometric services, eye exercises including orthoptics, routine eye exams and routine eye refractions are not covered by this plan. Separate vision plan is offered by LACERS. Automatic enrollment into Anthem Blue View Vision Plan.
<b>Hearing Aid Coverage</b>	Hearing aids and routine hearing tests, limited to \$2,000 annual maximum, per ear, every 3 calendar years. Provider must accept Medicare and <b>must use Anthem supplier for hearing aids.</b>	Hearing aids and routine hearing tests, limited to \$2,000 annual maximum, per ear, every 36 months. Provider must accept Medicare.
<b>Routine Foot Care</b>	Up to 12 covered visits every calendar year - includes the cutting or removal of corns and calluses, the trimming, cutting, clipping of nails, and other hygienic and preventive maintenance	Coverage available for diabetes-related foot complications
<b>Compression Stockings</b>	Included	Coverage available for diabetes-related foot complications

# LACERS Well Program

## Move, Learn, and Grow Together 2024 Campaign

The LACERS Well program's mission is to enhance the quality of life and retirement for Members by providing resources and activities that promote optimal health and wellness. The wellness program continues to promote Purposeful Living based on five essential elements of overall well-being: Purpose, Health, Financial Wellness, Social Engagement, and Community.

Our theme for 2024 is "Move, Learn and Grow Together". Movement contributes to overall physical and mental well-being. We are excited to plan more informational webinars and in-person gatherings in collaboration with the health plan carriers.

In 2024, the LACERS Well program will continue to offer virtual events and activities to provide opportunities for Members across and outside the United States to participate in the program. The program also offers a variety of in-person Champion-led activities for your enjoyment. Join one or more of the fun and relaxing activities by taking an early morning walk in the park or a guided tour at the beach. Want to learn how to golf? Or join a group for pickleball? We have that covered. Connect with our Champions directly by locating their contact information on our website at [lacers.org/calendar](https://lacers.org/calendar). Be sure to check the site periodically for updated information.

Some of our most popular virtual gatherings will continue into 2024, such as our Aging Mastery Program (AMP), a five-week, ten-session interactive program covering topics such as exercise, sleep, healthy eating, finances, and advance planning. You can learn more about AMP and our other virtual offerings by visiting the LACERS Well events page at [lacers.org/lacers-well-events](https://lacers.org/lacers-well-events).

LACERS Well in-person events for 2024 will be announced soon with popular topics, such as Finances, Estate Planning, Technology, and more. Best of all, these live events bring together LACERS Members for socialization, and connection, which contribute to overall well-being. All in-person events are live-streamed via Zoom for Members interested in attending virtually anywhere they may choose.

Looking to view recordings of past LACERS Well events? Visit the Wellness Events playlist on the Official LACERS YouTube channel at [youtube.org/lacersyoutube](https://youtube.org/lacersyoutube). Be sure to hit the subscribe button to receive alerts of newly posted videos. Also, enjoy exclusive content and get connected with over 700 other LACERS Members join our LACERSWell Facebook Group.

If you are interested in becoming a Champion, let us know by sending us an email to [LACERSWell@lacers.org](mailto:LACERSWell@lacers.org). Champions enjoy exclusive LACERS Well swag, inside knowledge of wellness program information, and the opportunity to work alongside the wonderful wellness team members. We look forward to your participation in all the great things happening at LACERS Well!