

2017 Open Enrollment Overview

LACERS Open Enrollment is October 17 – November 17

Your current LACERS healthcare coverage will continue for the upcoming 2017 plan year. If you do not want to change plans or add dependents, you do not have to take any action. However, please read all of your Open Enrollment materials to stay current with your coverage information.

2017 Maximum Medical Plan Premium Subsidy Amounts

For Members not enrolled in Medicare Parts A and B, the 2017 maximum subsidy will increase to \$1,736.88. As a result, the average monthly allowance premium deduction will decrease by \$2.12. The Anthem HMO two-party plan for 2017 was the most noteworthy with a \$196.55 reduction to the monthly deduction.

If you are age 65 or older and enrolled in Medicare Parts A and B, your maximum subsidy amount will be based on your years of Service Credit and the one-party premium of the LACERS Senior Plan in which you are enrolled.

For 2017, LACERS expects to subsidize about 94% of Members' medical plan premium costs.

Complete benefit information is in your 2017 Health Benefits Guide.

2017 LACERS Maximum Health Plan Premium Subsidies	
Medical Plan Premium Subsidy ¹	\$1,736.88
Maximum Capped Subsidy ²	\$1,190.00
Dental Plan Premium Subsidy	\$44.60

1. For Members and Medical Premium Reimbursement Program (MPRP) participants under age 65 or over age 65 with only Medicare Part B.

2. For certain Members who retired on or after July 1, 2011, and did not make additional retirement contributions to LACERS.

2017 Maximum Dental Plan Premium Subsidy Amounts

The maximum dental subsidy amount that the LACERS Board can approve is the maximum amount provided to City employees. For 2017, the maximum dental subsidy provided to City employees is \$44.60.

The LACERS maximum dental subsidy is plan specific.

Board of Administration		LACERS Staff	
President Jaime L. Lee	Commissioners Annie Chao Elizabeth L. Greenwood	General Manager Thomas Moutes	Health Benefits Director Alex Rabrenovich
Vice President Michael R. Wilkinson	Cynthia M. Ruiz Nilza R. Serrano Sung Won Sohn	Assistant General Managers Li Hsi Lita Payne	

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The 2017 Delta Dental PPO maximum subsidy is the maximum allowed at \$44.60. The Delta Dental PPO plan one-party premium is \$49.43 per month. Members enrolled in this plan will experience a dental plan premium payroll deduction of at least \$4.83 per month. The 2017

DeltaCare HMO maximum subsidy is \$12.19 and sufficient to cover the one-party premium.

Please be sure to review your 2017 Health Benefits Guide for more information. Dental subsidies are not provided for dependents and Survivors.

2017 Survivor Medical Plan Premium Subsidies

A Survivor's subsidy amount is based on the Member's years of Service Credit.

- Survivors under Age 65 or enrolled in Medicare Part B only. The maximum Survivor subsidy is set at the single-party premium of the lowest-cost LACERS non-Medicare plan. The lowest-cost LACERS non-Medicare plan is Kaiser Permanente HMO at \$826.43.
- Survivors enrolled in both Medicare Parts A and B. The maximum subsidy is set at the single-party premium of the LACERS Senior Plan in which the Survivor is enrolled.
- The Survivor subsidy cannot be applied toward dependent coverage.

What's New for 2017

Prescription Drug Copay Changes for Anthem Blue Cross PPO and Kaiser Permanente HMO

For 2017, the Anthem Blue Cross PPO and Kaiser Permanente HMO premiums will increase. To lower the increase and mitigate monthly premium deductions, the LACERS Board approved increases to the prescription drug copays.

For Anthem PPO Members, the average copay per script will increase from \$10.78 to \$16.25, or \$5.47. However, on average, Members enrolled in the Anthem PPO plan that are under age 65 with one dependent will have \$36.20 monthly premium cost savings, and Members under age 65 with two or more dependents will have \$42.54 monthly premium cost savings.

For Kaiser Permanente HMO Members, the average copay per script will increase from \$12.01 to \$19.11, or \$7.10. However, on average, Members in the Kaiser HMO plan that are under age 65 with two or more dependents will have \$10.25 monthly premium cost savings.

Both plans will have a \$5 increase in generic prescription drug copays. In addition, to offset rising medical costs, the LACERS Board added a copay for specialty drugs, high-cost prescription medications used to treat complex, chronic conditions.

These changes in prescription drug copays yielded an overall health plan renewal savings, thereby lowering the average out-of-pocket cost for our Members.

Anthem Blue Cross PPO prescription drug copays will be as follows:

- \$10 generic/ \$30 brand/ \$50 non-formulary (30 day supply)

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- \$20 generic/\$60 brand/\$100 non-formulary (90 day supply)
- \$100 or 20% of the specialty drug cost, whichever is less

Kaiser Permanente HMO prescription drug copays will be as follows:

- \$15 generic/ \$35 brand (30 day supply)
- \$30 generic/ \$70 brand (90 day supply)
- \$100 specialty

Please see your 2017 Health Benefits Guide for more detailed cost information.

Silver&Fit® Added to Kaiser Permanente Health Plan

Kaiser Permanente is offering a new fitness program, Silver&Fit, for Members enrolled in its Senior Advantage Plan. Silver&Fit provides complimentary membership at selected fitness facilities and a no-cost home fitness program. Some other great features of Silver&Fit include the following:

- Access to a variety of fitness facilities from national chains to small community clubs;
- Two Home Fitness Kits each year to stay active;
- A library of online classes, healthy aging videos, health challenges, articles, and The Silver Slate® newsletter;
- Rewards for being active, such as hats and collector pins; and
- Silver&Fit Connected!™ –a fun and easy way to track workouts at a facility or through one of more than 70 wearable fitness devices or apps.

For more information, please contact Silver&Fit program customer service toll free at (877) 427-4788 (TTY 711), Monday through Friday, 5 a.m. to 6 p.m.

LACERS Well

2016 was an eventful year for LACERS *Well*. Members participated in fun and educational events sponsored by LACERS medical and dental plans (Kaiser Permanente, Anthem Blue Cross, UnitedHealthcare, SCAN, and Delta Dental).

In January, the LACERS *Well* program kicked-off in Griffith Park with a presentation on “Keeping Your New Year’s Resolutions,” followed by the “Move Well to be Well” Extravaganza, “Empowering Seniors Through Technology,” and much more. Throughout the year Members also enjoyed various activities such as hikes, workshops, fitness classes and health screenings. Also, our champion-led program grew as LACERS champions led various activities all over Southern California and were treated to a harbor cruise for their efforts.

Not to be outdone, 2017 is shaping up to be the best one yet. The LACERS *Well* wellness campaign, “Healthier, Leaner, Stronger,” will include more Member incentives and wellness challenges, including the “Passport to Health” program: a new way to track and win prizes just for participating in LACERS *Well* activities.

Join your fellow Members at the Open Enrollment meetings for tips on making this year the healthiest yet. Make sure to register as a LACERS *Well* Member by logging on to www.LACERS.org/lacerswell. To learn more about the LACERS *Well* program or become a LACERS *Well* Champion, call LACERS or send an email to lacerswell@lacers.org.

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Reminders If You Are Changing or Enrolling in a LACERS Plan

Enrollment Forms Are Available Online

If you decide to change your medical or dental plan, or newly enroll in one, then you must complete the appropriate enrollment forms, which you may obtain by visiting www.LACERS.org and clicking on *Open Enrollment is Here*, or by calling LACERS.

Ensure You Have Enough Prescription Medications

If you are changing medical plans, make sure you have enough medication to cover at least the first two weeks of January 2017.

Coordinate Continued Care

If you are changing a medical and/or dental plan and you have a scheduled procedure, hospitalization, or are undergoing treatment, notify your current and new plan carriers to coordinate your benefits.

Vision Benefits Are Part of Your LACERS Medical Plan

When you enroll in a LACERS medical plan, you are covered automatically for vision benefits.

Kaiser Permanente subscribers are covered directly through Kaiser Permanente.

Anthem Blue Cross, SCAN and UnitedHealthcare subscribers are covered through Anthem Blue View Vision. Please see the 2017 Health Benefits Guide for more information.

New Deductions Will Appear on Your Check in December

Any new deductions reflecting your health plan choices for 2017 will appear on your December 31, 2016 paycheck.

Your Decisions Will Be in Effect for 2017

The plan decisions you make during this Open Enrollment period are effective for the entire plan year, from January 1 through December 31, 2017. You may not change your health plan until the next Open Enrollment period in October of 2017, unless you have a qualifying event, such as a family status change or new residence outside your selected plan's service area.

Canceling Your LACERS Health Plan

If you'd like to terminate your LACERS health plan, you may do so at any time during the year. Make sure you contact LACERS for the appropriate form.

Open Enrollment Dates and Locations (10 a.m. – 1 p.m.):

October 18

California Endowment Center
1000 N. Alameda St.
Los Angeles, CA 90012

October 27

Airtel Plaza Hotel
7277 Valjean Ave.
Van Nuys, CA 91406

November 3

DoubleTree Hotel by Hilton
2800 Via Cabrillo Marina
San Pedro, CA 90731

October 20

Ventura Beach Marriott
2055 East Harbor Blvd.
Ventura, CA 93001

November 1

DoubleTree Hotel by Hilton
222 N. Vineyard Ave.
Ontario, CA 92612

November 7

The Orleans Hotel
4500 W. Tropicana Ave.
Las Vegas, NV 89103

You can RSVP by visiting www.LACERS.org or by contacting LACERS at (800) 779-8328 or TDD (888) 349-3996. Voicemail or email messages will not be accepted as reservations. Reservations will be accepted for one Retiree and one guest.