

# 2018 Open Enrollment Overview

## LACERS Open Enrollment is October 15 – November 15

Your current LACERS healthcare coverage will continue for the upcoming 2018 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 informed of benefit options.

Complete benefit information can be found in the 2018 Health Benefits Guide. The 2018 Health Benefits Guide is provided to all Members and is available online at [www.LACERS.org/retired](http://www.LACERS.org/retired).

### LACERS 2018 Maximum Health Plan Premium Subsidies and Reimbursements

#### Medical Plan Premium Subsidy

• Member under age 65 or enrolled in Medicare Part B Only	\$1,790.80
• 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	\$853.39
• 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	\$1,790.80
• Survivor under age 65 or enrolled in Medicare Part B Only	\$853.39
• Member or Survivor enrolled in Medicare Parts A and B	\$542.51

#### Dental Plan Premium Subsidy

• All Members	\$44.60
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\* Maximum subsidy is equivalent to the one-party premium cost of the LACERS plan in which the Member is enrolled.

\*\* Pursuant to Los Angeles Administrative Code Section 4.1003(c), Capped Members are not entitled to receive any increase to maximum medical plan premium subsidies or the MPRP reimbursement limit.

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# What You Need to Know

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## Health Plan Changes

NO CHANGES TO PLAN DESIGNS OR COPAYS FOR 2018.

## New Legislation Affecting Anthem PPO

A new California law protects subscribers to LACERS' Anthem Blue Cross Preferred Provider Organization (PPO) network from surprise medical bills when they go to in-network facilities, such as hospitals, labs, or imaging centers. California Assembly Bill (AB) 72 went into effect July 1, 2017, and ensures that these consumers only have to pay their in-network cost sharing even when out-of-network providers are involved in their healthcare at no fault of their own. For example: an Anthem PPO subscriber has outpatient surgery in their health plan network, but the assigned anesthesiologist is not in that network and the subscriber had no choice as to who the anesthesiologist would be. The subscriber is later billed the entire sticker price for the anesthesiologist. This is what is called a "surprise bill." AB 72 protects the subscriber and limits the amount they may be charged to no more than they would have to pay for an in-network anesthesiologist.

## 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 2018.

## Your Health Plan Decisions Will Be in Effect for All of 2018

The plan change decisions you make during this Open Enrollment period are effective for the entire plan year, from January 1 through December 31, 2018. Any new deductions reflecting your health plan changes will appear on your December 2017 paycheck. You may not change your health plan again until the next Open Enrollment period in October of 2018, unless you have a qualifying event, such as a family status change or new residence outside your selected plan's service area.

## Is Your Health Subsidy Taxable?

Under IRS regulations, a LACERS medical subsidy received by a Surviving Domestic Partner or a dependent who is not your tax dependent will be taxed, as it is considered imputed income. A spouse or a child who is age 26 or younger for the entire tax year is automatically considered a tax dependent.

## Need Health Plan Enrollment Forms? Print Them Online or Call LACERS

If you wish to make health plan changes or add dependents, then you must submit the appropriate forms to LACERS by November 15, 2017. Health plan enrollment and family account change forms are now available in the Forms section of the LACERS website at [www.LACERS.org/retired/forms.html](http://www.LACERS.org/retired/forms.html), or by calling LACERS and requesting that the forms be sent to you.

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

### October 17

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

### October 19

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

### October 26

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

### October 31

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

### November 2

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

### November 9

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