

2020 Open Enrollment Overview

LACERS Open Enrollment is October 15 – November 15

Your current LACERS healthcare coverage will continue for the upcoming 2020 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 enclosed 2020 Health Benefits Guide. To help you compare options and make the best health plan decisions, access the ALEX Online tool on our website at www.lacers.org.

LACERS 2020 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	\$550.57
• Member enrolled in Medicare Parts A and B and covering Dependent(s)	\$1,115.86***

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.

*** *Maximum Subsidy: Member* (\$550.57); *Dependent* (\$556.29). Surplus funds from a Member's subsidy shall not be applied to the Dependent's costs.

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Open Enrollment Overview

New Acupuncture Benefit

Beginning January 1, 2020, a new acupuncture benefit will be included in all LACERS medical plans allowing Members the opportunity and flexibility to take advantage of alternative treatment methods. Acupuncture can be effective at treating a wide range of ailments and can provide relief in areas such as:

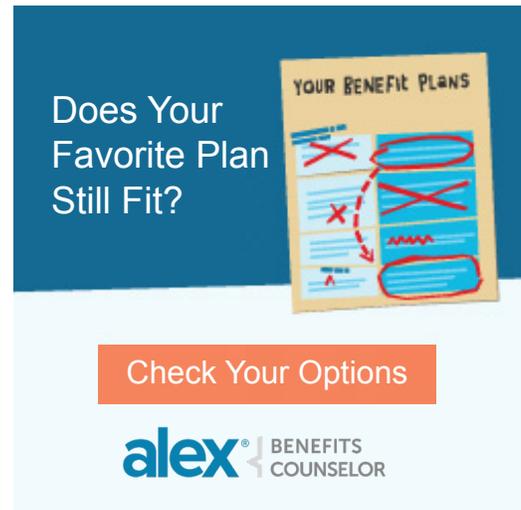
- General Pain Relief
- Back and Neck Relief
- Nerve Conduction
- Digestion Relief
- Anxiety/Depression/Insomnia Relief

Prescription Plan Catastrophic Coverage

In some of our Medicare plans, once the Member has spent more than Medicare Part D's out-of-pocket spending limit, they enter the "catastrophic phase" in which they pay 5% of the plan's negotiated drug cost rather than the regular co-pay. Although it is rare that LACERS Members find themselves in this situation, when it happens, the costs can be tremendous. Going forward, all LACERS Medicare plans will cover the catastrophic phase and only the regular copay amount will be charged to the Member.

Anthem HMO Rate Increase

The Anthem HMO plan is increasing by 9.1%, while the maximum subsidy will remain the same. Members enrolled in this plan should review the premium and deduction changes in the Health Benefits Guide, especially if covering a dependent.



Use the ALEX Online Tool to Help You Choose the Right Health Plan

Need help making the best health plan choices? ALEX is an interactive online tool that will help you review and select the best health benefit plan. By asking just a few questions about your healthcare needs, it will crunch some numbers, and point out what makes the most sense for you. Anything you tell ALEX remains private and no personal information is stored or distributed.

Key Features:

It will ask you to estimate what type of medical care you might need this year, calculate the cost for each applicable LACERS plan, provide you with some estimates, and a recommendation of the least expensive plan for your needs.

ALEX is available for Active and Retired Members and is optimized for use on any mobile device you may have.

ALEX está disponible en Español.

Check out the ALEX Online Tool at <https://www.myalex.com/lacers/2020>.

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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 15, 2019. 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, or by calling LACERS and requesting that the forms be sent to you.

Your Health Plan Decisions Will Be Effective January 1, 2020

The health plan change decisions you make during this Open Enrollment period are effective for the entire plan year; from January 1 through December 31, 2020. Any new deductions reflecting your health plan changes will appear on your December 2019 retirement check.

You may not change your health plan again until the next Open Enrollment period in October 2020, unless you have a qualifying event, such as a family status change or new residence outside your selected Plan's service area.

Ensure You Have Enough Prescription Medications

Please make sure that you have enough medication to cover at least the first two weeks of January 2020 if you are planning on make changes to your health plan coverage. Preparing in this way will ensure you have the medications you need should there be any delay in the process of switching from one carrier to another.

Is Your Health Subsidy Taxable?

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



Let's Get Physical!

All Members and their covered spouses/domestic partners enrolled in LACERS' Anthem Blue Cross, UnitedHealthcare, and SCAN plans are eligible for SilverSneakers. This fitness program provides no-cost gym membership at participating gyms. For more information, please contact **SilverSneakers** at (888) 423-4632 (TTY: 711)

LACERS Members enrolled in LACERS' Kaiser Senior Advantage plan are eligible for a similar program called Silver&Fit. For more information, please contact **Silver&Fit** at (877) 427-4788 (TTY: 711).

Open Enrollment Overview



Save, Manage, and Protect Your Finances with the LACERS Well Financial Wellness Campaign!

In 2020, the LACERS Well Program will shift gears to focus on another component of purposeful living— how to adjust to a change in finances in retirement.

After a long City career that provided bi-weekly paychecks, the transition to a monthly retirement check can be a bumpy one. The LACERS Well 2020 Financial Wellness campaign will be providing a variety of workshops, events, and resources that will give you the tools to take

charge of your finances, protect your assets, and gain a better understanding on how to reach your financial goals.

Stay Connected with LACERS Well!

“What’s next for me?” is a common question retirees face and the answer isn’t the same for everyone. LACERS Well can be your “What’s Next.” There are many Members currently participating and through this program Members are encouraged to continue to live purposefully and to remain vigilant in finding meaning in their day-to-day activities.

The Program is sponsored by LACERS’ medical and dental plans (Kaiser Permanente, Anthem Blue Cross, UnitedHealthcare, SCAN, and Delta Dental) and our goal is to provide free resources and activities to help our Members stay healthy and active throughout their retirement.

For more information on the LACERS Well program and to see a calendar of upcoming events, and/or to join our Facebook group, visit our website at www.LACERS.org/lacerswell.

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

October 17, 2019

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

October 23, 2019

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

October 29, 2019

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

October 31, 2019

Courtyard by Marriott
600 E. Esplanade Dr.
Oxnard, CA 93036

November 7, 2019

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

November 14, 2019

Sycamore Plaza
5000 Clark Ave.
Lakewood, CA 90712