

# 2025 Open Enrollment Overview

**OCT. 15 TO NOV. 18, 2024**

**Benefits take effect Jan. 1, 2025**



**LACERS**

P.O. Box 512218, Los Angeles, CA 90051

(800) 779-8328

RTT (888) 349-3996

LACERS.org

Open enrollment is your opportunity to make health coverage selections for yourself and your eligible dependents for 2025. Your 2024 benefit selections will continue in 2025 unless you make a change during Open Enrollment: (Oct. 15-Nov. 18, 2024)

Please review your 2025 Open Enrollment Health Plan Statement (which is a snapshot of your coverage inputted/entered into LACERS system as of August 20, 2024). If you are a new Retiree or Survivor or made plan changes that are not reflected on your statement, please log into your MyLACERS account to see your current coverage which can be accessed at <https://mylacers.lacers.org>.

If you want to make changes, all required forms for subscribers are available online at [lacers.org/post/health-benefit-forms](https://lacers.org/post/health-benefit-forms). Subscribers and dependents with Medicare, please call LACERS to request Senior forms at (800) 779-8328.

## FOR 2025 PLAN YEAR

The 2024 current medical, dental, and vision plan options and benefits will continue for 2025.

- **Medical Plans:**
  - SCAN Health Plan (CA)
  - UnitedHealthcare (CA, AZ, or NV)
  - Kaiser Permanente/Kaiser Permanente Senior Advantage (CA)
  - Anthem PPO/Medicare Preferred (PPO) (nationwide)
  - 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)

## WHAT'S NEW FOR THE 2025 PLAN YEAR?

The Anthem Medicare Preferred (PPO) Plan will have a change to the out-of-network hearing aid benefit for 2025. Those enrolled in this plan will have the option to purchase hearing aids through Anthem's designated hearing aid supplier, Hearing Care Solutions, or from any hearing aid provider they prefer. To learn more, please contact Anthem Blue Cross Medicare Preferred (PPO) Plan at (833) 848-8730 for more information.

## 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 12 for the in-person or virtual meetings through your MyLACERS account. Space is limited and will fill up. If you need registration assistance, 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 LACERS health carriers will allow you to get in-depth information on 2025 plan offerings and have your questions answered. Registration confirmations will be emailed to the Member's email address on file with LACERS.

### LIVE IN-PERSON MEETINGS

San Fernando Valley	Los Angeles Metro Area	Inland Empire	Southern Los Angeles County
Tuesday, October 29 10:00 a.m. to 2:00 p.m. Airtel Hotel 7277 Valjean Ave, Van Nuys, CA 91406	Monday, November 4 10:00 a.m. to 2:00 p.m. California Endowment Center 1000 N. Alameda St, Los Angeles, CA 90012	Tuesday, November 5 10:00 a.m. to 2:00 p.m. DoubleTree Hotel Ontario 222 N. Vineyard Ave, Ontario, CA 91764	Thursday, November 7 10:00 a.m. to 2:00 p.m. The Centre in Lakewood 5000 Clark Ave, Lakewood, CA 90712

### LIVE VIRTUAL MEETINGS

These will be recorded and posted to [youtube.com/@lacersofficial](https://youtube.com/@lacersofficial).

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)
Wednesday, October 16 10:00-11:30 a.m.	Thursday, October 17 10:00-11:30 a.m.	Wednesday, October 23 10:00-11:30 a.m.	Thursday, October 24 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 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).

## 2025 PLAN YEAR PREMIUMS, SUBSIDIES, AND REIMBURSEMENTS

LACERS Board of Administration approved the 2025 Health Plan premiums, subsidies, and reimbursements at their August 13, 2024, meeting.

<b>LACERS 2025 Maximum Health Plan Premium Subsidies and Reimbursements</b>	
<b>Medical Plan Premium Subsidy</b>	
Member under age 65 or enrolled in Medicare Part B Only	\$2,318.58
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 not 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	\$1,117.28
<b>Medical Premium Reimbursement Program (MPRP) Reimbursement</b>	
Member under age 65 or enrolled in Medicare Part B Only	\$2,318.58
Survivor under age 65 or enrolled in Medicare Part B Only	\$1,117.28
Member or Survivor enrolled in Medicare Parts A and B	\$581.56
Member enrolled in Medicare Parts A and B and covering Dependent(s)	\$1,362.40
<b>Dental Plan Premium Subsidy</b>	
Delta PPO/HMO	\$42.93/\$15.70

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

The overall 2025 health plan premium costs increased by approximately \$9.9 million, or 6.38%, which is favorable against the medical trend benchmark of 7.25%. The 2025 premium rates listed below will be split between Members and LACERS.

- Anthem Blue Cross HMO and PPO, and Part B only HMO and PPO: 8.0%
- Anthem Life & Health Medicare Plan (Medicare Supplement): 6.0%
- Anthem Medicare Preferred PPO: 9.5%
- Kaiser Permanente HMO: 3.99%
- Kaiser Senior Advantage: 5.84%
- UnitedHealthcare Medicare Advantage HMO: 42.23%
- Delta Dental HMO: 3.97%

No premium rate changes for: SCAN Health Plan, Blue View Vision, Delta Dental PPO

## 2025 HEALTH BENEFITS GUIDE COPIES

The 2025 Health Benefits Guide (Guide) will only be included in the Open Enrollment packets of Medicare-age Retirees. 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 2025 Health Benefits Guide". If you do not have online access, you may request the Guide by calling LACERS Customer Service at (800) 779-8328.

## REMINDERS

### PRESCRIPTION MEDICATIONS ON HAND

If you change your health plan coverage, remember to make sure you have enough medication to cover at least the first two-weeks of January 2025. Such preparation will ensure you have the medications you need if there is a delay in changing carriers.

### YOUR ADDRESS ON FILE WITH LACERS

Make sure LACERS has your current home address. If you moved or plan to move, please contact LACERS at least 30 days prior to moving because such event can impact your health coverage.

### LACERS AND MEDICARE

Retired Members and dependents must enroll in Medicare upon age 65 to maintain their health plan coverage. LACERS mails a Medicare packet with senior enrollment form(s) and Medicare information three months prior to your or your dependent's 65th birthday. These forms should be filled out as soon as possible after receiving the packet from LACERS. If you have not received the packet, please contact LACERS at (800) 779-8328. Refer to the Health Benefits Guide for more on LACERS' Medicare requirements and the consequences of becoming Medicare non-compliant.

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

## LACERS WELL PROGRAM

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.

Our theme for 2025 is "Wellness in Motion, Knowledge in Action". 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.

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 activities led by Champions for your enjoyment. For a list of these activities, visit our website at [lacers.org/calendar](https://lacers.org/calendar).

Our most popular virtual gatherings will continue into 2025, such as our monthly Mom's Computer Tech class and our Fitness Made Simple exercise class. For more information, visit the LACERS Well events page at [lacers.org/lacers-well-events](https://lacers.org/lacers-well-events).



## SUBMIT YOUR FORMS

LACERS provides several ways to submit all your forms by the open enrollment deadline:

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

**Email / Fax:** [LACERS.Health@lacers.org](mailto:LACERS.Health@lacers.org) / (213) 473-7284

**Mail:** P.O. Box 512218, Los Angeles, CA 90051-0218

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