



LACERS Open Enrollment 2024

What You Need to Know





Open Enrollment Period

- Open Enrollment will be held **October 16 – November 16.**
- This is the time to enroll in a plan, change plans, or add dependents. After Open Enrollment, this can only be done if you have a qualifying event.
- Changes made during the Open Enrollment period will be effective **January 1, 2024.**

A stethoscope is visible in the background, partially obscured by the text and a teal bar. The stethoscope is silver and black, with the chest piece at the bottom and the earpieces at the top right.

Health Plan Renewals

- Estimated overall premium cost for LACERS' medical, dental, and vision plans will increase by 4.0%.
- There are no changes to the current plans or benefits.
- **New Plan offering**: Anthem Blue Cross Life & Health Medicare Plan (Medicare Supplement) effective January 1, 2024, for Retired Members and/or dependents with Medicare Parts A and B.



2024 Premium Changes

(Kaiser, Anthem, SCAN, UnitedHealthcare, Delta Dental)



2024 Kaiser Premium

- Kaiser HMO premium will increase in 2024
 - \$1,051.78 (single-party), an increase of \$112.69
 - \$2,103.56 (two-party), an increase of \$225.38
- Kaiser Senior Advantage HMO premium will not change in 2024



2024 Anthem Premium

- **Anthem HMO premium will increase in 2024**
 - **\$1,273.03 (single-party), an increase of \$103.29**
 - **\$2,541.03 (two-party), an increase of \$206.58**
- **Anthem PPO premium will increase in 2024**
 - **\$1,593.73 (single-party), an increase of \$129.50**
 - **\$3,182.43 (two-party), an increase of \$259.00**

2024 Anthem Premium (cont.)

- Anthem Medicare Preferred (PPO) premium will decrease in 2024
 - \$435.26 (single-party), a decrease of \$59.41
 - \$865.49 (two-party), a decrease of \$118.82
- Anthem Life & Health Medicare Plan (Medicare Supplement)
 - \$549.16 (single-party)
 - \$1,093.29 (two-party)

2024 SCAN Premium

- SCAN HMO premium will decrease in 2024
- \$226.93 (single-party), a decrease of \$42.02
- \$448.83 (two-party), a decrease of \$84.04

2024 UnitedHealthcare Premium

- UHC for California, Nevada, and Arizona will decrease in 2024
- California
 - \$247.56 (single-party), a decrease of \$40.24
 - \$490.08 (two-party), a decrease of \$80.49
- Nevada
 - \$217.27 (single-party), a decrease of \$41.27
 - \$429.51 (two-party), a decrease of \$82.54
- Arizona
 - \$322.08 (single-party), a decrease of \$37.72
 - \$639.12 (two-party), a decrease of \$75.45



2024 Delta Dental Premium

- Delta Dental premium will not change in 2024
- Delta Dental PPO
 - \$51.16 (single-party)
 - \$101.45 (two-party)
- DeltaCare DHMO
 - \$15.10 (one-party)
 - \$28.19 (two-party)

2024 Subsidies and MPRP Reimbursements



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- Because the 2024 Kaiser Permanente HMO two-party premium will increase by \$225.38, the Board has the authority to increase the maximum medical subsidy for Retirees under 65 or with Medicare Part B only, by that amount, from \$1,962.20/month to \$2,187.58/month.
- This is the same for the Medical Premium Reimbursement Program (MPRP) maximum reimbursement.
- The maximum dental subsidies, determined by the Active dental subsidies, will be \$42.93/month for the PPO plan and \$15.10/month for the HMO plan.



Income-Related Monthly Adjustment Amount (IRMAA)

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- **IRMAA is a surcharge on top of the basic/standard Medicare Part B and D premium rates.**
- **Medicare enrollees whose Modified Adjusted Gross Income exceeds a certain threshold may be assessed an IRMAA**
- **Non-payment and partial payments of IRMAAs and/or allowing your Medicare premium payments to lapse will lead to the cancellation of your LACERS medical plan coverage.**
- **Please contact the Centers for Medicare & Medicaid Services (CMS) for more information.**



Reminders

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- If you are planning on moving in the future, keep in mind that your plan may not be available in your new zip code so you may only have emergency services available. Please contact LACERS at least 30 days before you move.
- If you are changing plans, be sure to check your new plan's prescription formulary and to get your prescriptions filled before your effective date to allow time for your new plan benefits to get set up.
- If you are changing plans, please consult with your physicians on whether they accept the new plan and are accepting new patients.
- If you or your dependent will be turning 65 soon, remember that you are required by the Los Angeles Administrative Code to enroll in Medicare Part B and if you are eligible for Medicare Part A at no cost, you are required to enroll in Part A as well.

Update LACERS

- New address, phone number, or email address?
- Complete and submit a Change of Address form

- Adding, Changing, or Removing a Beneficiary?
- Complete a LACERS Designation of Beneficiary form

- Do you have a Power of Attorney?
- Let LACERS know for easier administration

- <https://www.lacers.org/forms-info-sheets>

Open Enrollment Virtual Meetings

- Learn more about LACERS health plans
 - **Anthem Blue Cross** – Wednesday, October 18 at 10 am
 - **Kaiser Permanente** – Thursday, October 19 at 10 am
 - **UnitedHealthcare and SCAN** – Wednesday, October 25 at 10 am
 - **Delta Dental** – Thursday, October 26 at 10 am
 - **Anthem Blue Cross (Repeat of 10/18)** – Tuesday, October 31 at 2 pm
- Register through MyLACERS or call LACERS
- If you miss a meeting, don't worry. It will be recorded and placed on our website.

More Information

More information is available at www.lacers.org

- LACERS Health Plan and Benefit Information:
- Health Benefits Guide, videos, and more to help you understand your benefits and our health plans covered services, your health subsidies and possible premium costs, etc.
- Health Insurance Carrier Information:
- Videos, presentations, flyers, and more to give you a deeper understanding of what each carrier has to offer.

Contact Information

- Call LACERS at (800) 779-8328
- Contact us by email at lacers.health@lacers.org or for general questions: lacers.services@lacers.org.
- Mailing Address: P.O. Box 512218, Los Angeles, CA 90051-0218
- Visit us at: 977 N. Broadway, Los Angeles CA 90012-1728

In-Office Hours: Monday – Friday 7:00 a.m. – 4:00 p.m.



LACERS WELL

2024 Open Enrollment - LACERS Well Program

Presented by Stephanie Smith & Kristal Baldwin



LACERS Well In-Person & Virtual Events

2024 Wellness Theme: Move, Learn and Grow Together

In-Person

- LACERS Workshops
- 5k Hike-Walk-Run
- Community Health Fairs
- Fitness Center Events
- Lunch & Learn Meetings
- Summer Dance Series

Virtual/Online

- Technology Class
- Brain Health Class
- Fitness Class
- ^{New} Aging Well Class
- Kaiser Wellbeing Webinars
- Mental Wellness Webinars
- Anthem Benefit Webinars

Purposeful Living Campaign

The LACERS Well wellness 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.



October 2023 – December 2023

Mondays	Tuesdays	Wednesdays	Thursdays	Fridays
<p>8am – EL CARISO PARK WALK IN SYLMAR with Irene (Every Monday, 30 – 45 Minute walk – Meet by the Gym)</p>	<p>9am - VAN NUYS/SHERMAN OAKS PARK WALK with Debby (Every 2nd & 4th Tuesdays)</p>	<p>Virtual CHESS WITH BJ – Event: <u>Every Tuesday at 11am</u> or <u>Thursday at 4pm</u> based on interest and participation. All player levels welcome!</p>	<p>8am - HIKING IN GRIFFITH PARK/ROSE BOWL PASADENA with Ben (Every 4th Thursdays)</p>	<p>8:30am – PLAYA DEL REY BEACH WALK with Frankie (Every Friday of the Month)</p>
<p>10am – NORTHRIDGE HIKE & More with Nancy H (Every 1st Mondays of the Month) Meet at Northridge Park by picnic tables. Optional games at 12noon.</p>	<p>8:30 am – SOUTH COAST BOTANICAL GARDENS WALK with Nancy Event: <u>Every 3rd Tuesday of the month</u> MUST RSVP with Nancy a prior to</p>	<p>HULA CLASS with Beverly at Costa Mesa Senior Center (In-Person) - <u>Every Tuesday at 9:30am – 11:30am</u></p>	<p>7:30am – HIKE/WALK IN ROWLAND HTS-CITY OF INDUSTRY AREA with Elisa (Every other Thursday of the Month)</p>	<p>PICKLE BALL (Various Locations) with Leo - (Once a Month) Day and Time TBD. MUST bring your own paddle.</p>
<p>VIRTUAL Movie Entertaining Solutions Discussions with Eugene</p> <p>Next Meeting: <u>Every Monday at 11:30am to 12:30pm</u> via Skype. Genre: Solution Films Only</p> <p>**Movies are intended for personal/private viewing only.</p>	<p>10am – GOLFING AT ALONDRA GOLF COURSE IN LAWNGDALE with Richard <u>Every 3rd Thursday @ 10am</u> – Beginners are welcome!</p> <p>SENIOR & CHAIR YOGA with Ivan @ The Highland Park Sr. Center <u>Every Thursday @ 10:30am – 11:30am (Mild); 11:30am – 12:30pm (Chair)</u></p>	<p>PLAY CHESS WITH AL – Event: <u>Every 1st & 3rd Wednesday at 10am to 12noon.</u> Beginners to Advanced welcomed.</p> <p>Location: Mid Valley Regional Branch, Los Angeles Public Library 16244 Nordhoff Street North Hills, CA 91343</p>	<p>Jannette Allen's Book Club Genres: All genres</p> <p>Next Meetings: <u>Every 4th Thursday of the Month at 6:00p.m.</u> via Zoom.</p> <p>Bernadette's Book Club Genres: Biography; Historical Fiction; Public Service; Social Events</p> <p>Next Meeting: <u>Every 1st Tuesday of the Month at 10am</u> via Zoom.</p>	<p>VIRTUAL MOVIE REVIEW with Jannette & Ratna!</p> <p>Next Meeting: <u>Every 2nd Friday of the Month at 6:00p.m.</u> via Zoom.</p> <p>**Movies are intended for personal/private viewing only.</p>



**FUN IS WAITING!
JOIN NOW!
IT'S FREE!**

INVITE A FRIEND!

Everyone is welcome to join these activities—you do not have to be a LACERS Member to participate. Bring a friend!

REGISTER NOW!

Join one of our fun outdoor activities or virtual clubs! Register now by sending an **email** to lacerswell@lacers.org and tell us your desired activity or club.

WANT TO LEAD AN EVENT FOR OTHER LACERS RETIREES?

Learn more about LACERS Well Champions by calling us at **213-285-3674** to connect with our Champion Coordinator.