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2022 Open Enrollment Overview

LACERS Open Enrollment is October 15 - November 15

If you do not want to change plans or add dependents, you do not need to take any action; your current LACERS health coverage will continue for the upcoming 2022 plan year. However, you may want to review the Open Enrollment material to stay informed of your benefit options.

LACERS will accept applications for health plan changes, adding eligible dependents, and new enrollments from October 15, 2021 to November 15, 2021. Please be aware that if you made an Open Enrollment change for the 2021 plan year that went into effect after January 31, 2021, you may **not** make changes during the 2022 Open Enrollment period unless you experience a qualifying event.*

LACERS 2022 Maximum Health Plan Premium Subsidies and Reimbursements

Medical Plan Premium Subsidy

• Member under age 65 or enrolled in Medicare Part B Only	\$1,884.50
• 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	\$900.24
• 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	\$1,884.50
• Survivor under age 65 or enrolled in Medicare Part B Only	\$900.24
• Member or Survivor enrolled in Medicare Parts A and B	\$494.67
• Member enrolled in Medicare Parts A and B and covering Dependent(s)	\$1,130.97

Dental Plan Premium Subsidy

• Delta PPO/HMO	\$44.60/\$15.10
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* A qualifying event is an unusual occurrence (i.e., marriage, adoption) that triggers a special enrollment period outside of Open Enrollment.

** 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 Sections 4.1111(b) and 4.1111(c), Capped Members are not entitled to receive any increase to maximum medical plan premium subsidies or the MPRP reimbursement limit.

2022 Health Benefits Guide Copies

The 2022 Health Benefits Guide will be included in the Open Enrollment packet of only those retirees of Medicare age. Others can access the Guide online at www.lacers.org under Retirees/Open Enrollment or you can request a hard copy by contacting LACERS.

Virtual Open Enrollment Meetings

Due to the threat of COVID-19, LACERS will not be holding our traditional Open Enrollment in-person events. Instead, LACERS will offer virtual meetings with our carriers (Anthem Blue Cross, Kaiser Permanente, SCAN, UnitedHealthcare, Delta Dental, and Anthem Blue View Vision), which will include LACERS updates for the coming plan year, a presentation by each carrier, and question and answer sessions.

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 doesn't have audio capabilities or if you would prefer to just listen to the presentations, you may call in to hear the presentations. You can RSVP for these meetings on our website or by calling (800) 779-8328. We will provide you with instruction on how to join the meetings.

For those who would like to participate virtually but aren't comfortable with Zoom yet, LACERS is providing Zoom support through Mom's Computer. Give them a call at (800) 281-0692 or email them at help@momscomputer.com.

Individual sessions with each LACERS health carrier will allow you to get in-depth information about that plan's offerings and have your questions answered. Sessions are scheduled:

Kaiser Permanente:	10/21/2021	10:00 a.m.
Anthem Blue Cross:	10/26/2021	10:00 a.m.
UnitedHealthcare:	10/28/2021	10:00 a.m.
SCAN:	11/02/2021	10:00 a.m.
Delta Dental and Anthem Blue View:	11/04/2021	10:00 a.m.

These events will be recorded and available on our website if you aren't able to attend a session or would like to revisit. For more information, visit <http://www.lacers.org>.

New for 2022

Anthem Blue Cross

Anthem Blue Cross Life and Health Medicare Supplement Plan Replaced in 2022

The Anthem Life and Health Medicare Supplement plan will be replaced with the Anthem Medicare Preferred (PPO) plan for Members with Medicare Parts A and B. No action is needed on your part and LACERS Members enrolled in the current Anthem Life and Health plan as of the end of 2021 will be automatically transitioned into the new Anthem Medicare Preferred (PPO) plan.

Highlights of the new plan include: no deductible, \$0 copays for medical care whether you see a provider in-network or out-of-network (the provider only needs to accept Medicare), the same pharmacy benefit, and several support programs to help you stay healthy. The new plan will also add some important new benefits not covered by the current Medicare Supplement plan:

Home Delivered Meals – Provides up to 14 meals after discharge home from a hospital stay or skilled nursing facility. Allows up to four events per year (56 meals in total).

In Home Personal Care – Members are covered for in-home assistance for tasks such as bathing, dressing, eating, getting in and out of bed, moving about/walking, and grooming.

Transportation – Transportation for 12 one-way trips per year to the doctor or pharmacy.

Personal Emergency Response System – Installation and monitoring for a personal emergency response system (Life Alert), an in-home device to notify appropriate personnel of an emergency.

Homemaker Service – Assistance with light cleaning, grocery shopping, laundry, and meal preparation.

In-Home Caregiver Relief – Alternative caregiver services in Member's home when a regular caregiver can't be there.

Bathroom Durable Medical Equipment – Such as shower chairs, shower hoses, grab bars, toilet seat risers, and safety frames.

Vision Materials – Eyewear is limited to \$100 allowance/24 months. Covered eyewear includes prescription glasses, lenses, frames, and contacts.

House Call Program – A no-cost health assessment to help support the care retirees receive from their current doctors. Assessments made in-home or by telephone.

Health & Fitness Tracker – Coverage includes a fitness tracking device to track your physical activity and a member engagement website designed to provide guidance, encouragement, and motivation.

Come to a Meeting to Learn More

There will be special virtual Open Enrollment meetings regarding the new Anthem Medicare Preferred (PPO) plan allowing Members the opportunity to ask questions. Meetings will be October 22nd and 29th and November 5th and 12th. Meetings begin at 10 a.m. Reserve your spot to attend virtual meeting(s) via your MyLACERS account or by calling (800) 779-8328.

Kaiser Permanente

Meal Delivery Program

A meal delivery program is being added to the Kaiser Senior Advantage Plan and will be available after a hospital stay. It offers 84 home delivered meals at three meals per day for a four-week period, one instance per year.

UnitedHealthcare

Personal Emergency Response System

Installation and monitoring for a personal emergency response device (Life Alert) that alerts emergency personnel to provide immediate help.

In Home Personal Care

In home assistance for tasks such as bathing, dressing, eating, getting in and out of bed, moving about/walking, and grooming. Allows up to 12 hours per month for in home personal care.

Delta Dental PPO

Increased Calendar Year Maximum

The dental plan calendar year maximum has been increased to \$2,500.00 per year in-network and \$1,750.00 per year out-of-network.

Reminders

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, 2021. Health plan enrollment and family account change forms are available in the Forms section of the LACERS website at <https://www.lacers.org/forms-info-sheets>, or by calling LACERS and requesting the forms be sent to you.

Prescription Medications On Hand

If making changes to your health plan coverage, please make sure that you have enough medication to cover at least the first two weeks of January 2022. Such preparation will ensure you have the medications you need should there be a delay in switching from one carrier to another.

Your Health Plan Decisions Will Be Effective January 1, 2022

The health plan changes you make during this Open Enrollment period are effective for the entire plan year; from January 1 through December 31, 2022. New deductions reflecting your health plan changes will first appear on your December 2021 retirement check.

You may not change your health plan again until the next Open Enrollment period in October 2022, unless you have a qualifying event, such as a family status change or new residence outside your selected plan's service area.

Your Address On File With LACERS

Be sure that LACERS has your current home address. If you have moved or plan to move, LACERS should be advised. Changing a home address can impact your health coverage.

LACERS Well Program

Purposeful Living Campaign

The LACERS Well wellness program 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.

In 2022, the LACERS Well program continues to offer virtual events and activities to provide opportunities for Members across and outside the United States to participate in the program. While the virtual offerings have been convenient, we know it isn't the same experience as our in-person gatherings. We are excited to resume our in-person Champion-led activities and have added some new ones. Join one or more of the fun and relaxing activities by taking an early morning walk in the park or a guided tour at the beach while observing CDC safety guidelines. Want to learn how to golf? We have that covered. Connect with our Champions directly by locating their contact information on our website at <https://www.lacers.org/calendar>. Be sure to check the site periodically for updated information.

Some of our most popular virtual gatherings will continue into 2022, such as our Aging Mastery Program (AMP), a five-week, ten-session interactive program covering topics such as exercise, sleep, healthy eating, finances, and advance planning. You can learn more about AMP and our other virtual offerings by visiting the LACERS Well events page at <https://www.lacers.org/lacers-well-events>.

Looking to view recordings of past LACERS Well events? Visit the Wellness Events playlist on the LACERS YouTube channel. Be sure to hit the subscribe button to receive alerts of newly posted videos. Also, enjoy exclusive content and get connected with LACERS Members when you join 600+ members on the LACERS Well Facebook Group page.

Lastly, our theme for 2022 is "Back on Track to Health & Wellness." Movement contributes to overall physical and mental well-being. Small consistent investments we make in physical health pays off considerably over time. We are excited to plan more virtual events and eventually in-person gatherings with movement in mind.

If you are interested in becoming an event volunteer, let us know by sending us an email to lacerswell@lacers.org. Event volunteers enjoy exclusive LACERS Well swag, inside knowledge of wellness program information, and the opportunity to work alongside the wonderful wellness team members. We look forward to your participation in all the great things happening at LACERS Well!

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