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2023 Open Enrollment Overview

LACERS Open Enrollment is October 17, 2022 – November 17, 2022

LACERS will accept applications for health plan changes, addition of eligible dependents, and new enrollments from October 17, 2022, to November 17, 2022. If you do not want to change plans nor add dependents, you do not need to take any action; your current LACERS health coverage will continue for the upcoming 2023 plan year. However, you may want to review the Open Enrollment material to stay informed of your benefit options.

Review your 2023 Open Enrollment Health Plan Statement (a snapshot of your coverage in LACERS' system as of August 31, 2022) for your current coverage for 2023 premiums, subsidies, and deductions. If your plan changes were processed after August 31, 2022, or are a New Retiree/Survivor, please log into your MyLACERS account to view.

LACERS 2023 Maximum Health Plan Premium Subsidies and Reimbursements

Medical Plan Premium Subsidy

• Member under age 65 or enrolled in Medicare Part B Only	\$1,962.20
• 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	\$939.09
• 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	\$1,962.20
• Survivor under age 65 or enrolled in Medicare Part B Only	\$939.09
• Member or Survivor enrolled in Medicare Parts A and B	\$494.67
• Member enrolled in Medicare Parts A and B and covering Dependent(s)	\$1,148.55

Dental Plan Premium Subsidy

• Delta PPO/HMO	\$43.81/\$15.10
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* Maximum subsidy is equivalent to the one-party premium cost of the LACERS plan in which the Member is enrolled.

The overall 2023 health plan premium costs increased by approximately \$1.4 million, or 0.8% which is favorable against the benchmark of 7.5%. Rigorous negotiations by your LACERS team resulted in a \$2.4 million decrease from the initially proposed premiums. The carrier premium rate changes are:

- Anthem Blue Cross HMO and PPO, and Part B only HMO and PPO: 9.50%
- Kaiser Permanente HMO: 4.32%
- UnitedHealthcare Medicare Advantage HMO: 1.46%
- No premium increases for: Anthem Medicare Preferred PPO, Kaiser Senior Advantage, SCAN, Blue View Vision, and Delta Dental PPO and HMO

Quick Health Benefits Guide Reference pages

- Open Enrollment and Qualifying Event: pages 6-8
- Medical, Enhanced, and Vision benefits: pages 24-34, 36
- Dental benefits: pages 49, 51
- Dependent eligibility: page 5
- Available medical plans: Inside cover, 18-22
- Monthly medical premiums/deductions: pages 37-48
- Monthly dental premiums/deductions: page 52

2023 Health Benefits Guide Copies

The 2023 Health Benefits Guide will be included in the Open Enrollment packet of Medicare aged Retirees only. Others can access the Guide online at www.lacers.org/health-benefits-guide or you can request a hard copy by emailing LACERS.Health@lacers.org with the subject line: "Requesting 2023 Health Benefits Guide". If you do not have online access, you may request the Guide by calling LACERS Customer Service at (800) 779-8328.

Virtual Open Enrollment Meetings

This year, the Open Enrollment meetings will be held live virtually. 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 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 does not 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: www.LACERS.org or through your MyLACERS account. LACERS' YouTube channel has a video for how to register for events. If you do not have internet access or do not have a MyLACERS account, you may call LACERS at (800) 779-8328. We can provide instructions on how to join a meeting.

For those who would like to participate virtually but are not comfortable using Zoom, LACERS is providing Zoom support through Mom's Computer which you may reach by calling (800) 281-0692 or emailing 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 below and will be recorded and available on our website www.LACERS.org.*

- *Kaiser Permanente: 10/18/2022 at 10:00 a.m.*
- *Anthem Blue Cross HMO, PPO, Medicare Preferred PPO, Blue View Vision: 10/20/2022 at 10:00 a.m.*
- *SCAN, UnitedHealthcare, and Delta Dental PPO and HMO: 10/25/2022 at 10:00 a.m.*

For 2023 Plan Year

The 2022 medical, dental, and vision plan options and benefits listed below will continue for 2023.

- Medical Plans: Anthem HMO (CA only)
Kaiser HMO/Senior Advantage (CA only)
SCAN (CA only)
UnitedHealthcare (CA, AZ, or NV)
New Northern NV counties for 2023: Lyon (Fernley) and Washoe (Reno)
Anthem PPO/Medicare Preferred PPO (nationwide)
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 Members)
Kaiser (for Kaiser Members)

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 17, 2022. Health plan enrollment and family account change forms are available in the Forms section of the LACERS website at www.lacers.org/forms-info-sheets or upon request by emailing LACERS.Health@lacers.org or calling LACERS at (800) 779-8328.

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 2023. 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, 2023

The health plan changes you make during this Open Enrollment period are effective for the entire plan year from January 1 through December 31, 2023. New deductions reflecting your health plan changes will first appear on your December 31, 2022, retirement check.

After this Open Enrollment period, you may not change your health plan again until the next Open Enrollment period in October 2023 unless you have a qualifying event, such as a family status change (birth, new relationship – marriage or domestic partnership) or new residence outside your selected plan's service area. Please see pages 6-8 of the 2023 Health Benefits Guide for more details. A Retired Member turning age 65 is also a qualifying event as enrollment in Medicare is required. Please see pages 9-10 of the Guide for more details as well as page 11 for information regarding the assessment of Income-Related Monthly Adjustment Amounts (IRMAA) that may affect you.

Your Address On File With LACERS

Be sure that LACERS has your current home address. If you have moved or plan to move, please contact LACERS at least thirty (30) days prior to moving because changing your home address can impact your health coverage.

LACERS Well Program

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.

In 2023, 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 www.lacers.org/calendar. Be sure to check the site periodically for updated information.

Some of our most popular virtual gatherings will continue into 2023, 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 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 700+ members on the LACERS Well Facebook Group page.

Lastly, our theme for 2023 is "Make Every Movement Count". 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!

LACERS Turns 85

In 1937, the Los Angeles City Charter established the Los Angeles City Employees' Retirement System (LACERS) as a retirement trust fund for the purpose of providing the civilian employees of the City of Los Angeles, a defined benefit retirement plan inclusive of service retirements, disability retirements, and survivor benefits. The Retiree Health Insurance benefit was added in 1973.

As we celebrate 85 years in existence, we are proud that service to our Members remains first and foremost. We also remain committed to our mission of establishing trusting and lifelong relationships with all our Members.