



LACERS Open Enrollment 2026

What You Need to Know





Open Enrollment Period

- Open Enrollment will be held **October 15 – November 17.**
- 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, 2026.**

Health Plan Renewals

- **Estimated overall premium cost for LACERS' medical, dental, and vision plans will increase by 8.35%.**
- **Changes for 2026:**
- **SCAN Health Plan:** Newly available in the California counties of Kings, Sacramento, San Joaquin, Placer, Tulare, and Yolo.
- **Anthem Medicare Preferred:** The preferred brands for Continuous Glucose Monitors have changed to Freestyle and Dexcom, and Abbott is replacing LifeScan for preferred diabetic testing supplies. Access2Care will merge under Medicare Transportation Management, Inc. (MTM).
- **UnitedHealthcare:** Effective December 31, 2025, the Emergency Response System (PERS) benefit with Lifeline will be discontinued. Retirees will have the option to convert to private pay or discontinue services.



2026 Premium Changes

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



2026 Kaiser Premium

Kaiser HMO premium and Kaiser Senior Advantage HMO premium will increase in 2026

Kaiser HMO (CA)	Kaiser Senior Advantage HMO
\$1,161.91 (single-party), an increase of \$44.63 \$2,323.82 (two-party), an increase of \$89.26	\$263.98 (single-party), an increase of \$1.51 \$527.96 (two-party), an increase of \$3.02

2026 Anthem Premium



Anthem HMO premium and Anthem PPO premium will increase in 2026

Anthem HMO (CA)	Anthem PPO
\$1,496.99 (single-party), an increase of \$122.85 \$2,988.95 (two-party), an increase of \$245.70	\$1,874.52 (single-party), an increase of \$154.02 \$3,744.01 (two-party), an increase of \$308.05

2026 Anthem Premium (cont.)



Anthem Medicare Preferred (PPO) premium and Anthem Life & Health Medicare Plan (Medicare Supplement) premium will increase in 2026

Anthem Medicare Preferred (PPO)	Anthem Life & Health Medicare Plan
• \$440.13 (single-party), an increase of \$4.87 • \$875.23 (two-party), an increase of \$9.74	• \$633.08 (single-party), an increase of \$51.52 • \$1,261.13 (two-party), an increase of \$103.04

2026 SCAN Premium



SCAN HMO premium will remain the same in 2026

California

- \$226.93 (single-party)
- \$448.83 (two-party)

2026 UnitedHealthcare Premium



UHC for California, Nevada, and Arizona will increase in 2026

California	Nevada	Arizona
• \$364.61 (single-party), an increase of \$89.77 • \$724.19 (two-party), an increase of \$179.54	• \$297.40 (single-party), an increase of \$60.06 • \$589.77 (two-party), an increase of \$120.12	• \$397.08 (single-party), an increase of \$52.50 • \$789.13 (two-party), an increase of \$105.00



2026 Delta Dental Premium

Delta Dental PPO premium will change in 2026 and DeltaCare DHMO will not increase in 2026

Delta Dental PPO	DeltaCare USA DHMO
• \$52.52 (single-party), an increase of \$1.36 • \$104.16 (two-party), an increase of \$2.71	• \$15.70 (one-party) • \$29.31 (two-party)

2026 Subsidies and MPRP Reimbursements



2026 Subsidies and MPRP Reimbursements

- Because the 2026 Kaiser Permanente HMO two-party premium will increase by \$89.26, 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 \$2,318.58/month to \$2,407.84/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 \$15.70/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



Reminders

- 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

Open Enrollment <u>Virtual</u> Meetings	Open Enrollment <u>In-person</u> Meetings
✓ Kaiser Permanente – Wednesday, October 15 at 10 am ✓ Anthem Blue Cross – Thursday, October 16 at 10 am ✓ UnitedHealthcare & SCAN – Wednesday, October 22 at 10 am ✓ Delta Dental – Thursday, October 23 at 10 am	✓ Hilton Woodland Hills – Tuesday, October 28 at 10 am ✓ DoubleTree Ontario – Thursday, October 30 at 10 am ✓ Lakewood Country Club – Tuesday, November 4 at 10 am ✓ Almanson Court – Thursday, November 6 at 10 am

- Register through MyLACERS or call LACERS
- If you miss a virtual 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: 977 N. Broadway, Los Angeles, CA 90012-1728
- Visit us at: 977 N. Broadway, Los Angeles, CA 90012-1728

In-Office Hours:

Monday, Wednesday, Thursday, Friday 7:00 a.m. – 4:00 p.m.

Tuesday – 7:00 – 3:00 p.m.



LACERS WELL

2026 Open Enrollment - LACERS Well Program Presentation

Theme: “Live Stronger, Longer”

Presented by The Wellness Team



LACERS Well Program



Mission: To enhance the quality of life and retirement for LACERS Members by providing resources and activities that promote optimal health and wellness. LACERS Members automatically have access to all the benefits of the Wellness program upon retirement.

The LACERS Well program was formed to take an innovative approach to retiree health optimization through development of educational and interactive support to improve the health of retired Los Angeles City employees (Members). LACERS health plans (Anthem Blue Cross, Anthem Blue View, Delta Dental, Kaiser Permanente, SCAN, and UnitedHealthcare), offer webinars, seminars and programs aimed to avoid unnecessary health care utilization, control health care costs, and optimize the quality of life for LACERS Members throughout their retirement.

Five Elements of Well-being: The wellness program promotes a Purposeful Living campaign based on five (5) essential elements of overall well-being: Purpose, Physical Health, Financial Wellness, Social Engagement, and Community Involvement.



LOS ANGELES COUNTY
**DEPARTMENT OF
MENTAL HEALTH**
hope. recovery. wellbeing.



Mom's
Computer



FOUNDATION FOR
Senior Services
Helping Seniors Age Well

LACERS Well Monthly Activities & Virtual Offerings

Computer Tech Classes with Mom's Computer

Aging Well Discussion Group with the Foundation for Senior Services

Brain Health Classes with Alzheimer's Los Angeles

Fitness Made Simple Exercise Classes with Sean Foy

Mental Health webinars with the County of L.A.

Financial Mastery Workshops & Estate Planning Seminars

Carrier Sponsored Webinars and many more

LACERS Champions



The LACERS Champion program gives Retired members an opportunity to become a Champion and work directly with the Wellness Team to plan, coordinate and promote the health and well-being of our Members, through sharing a special skill, hobby or activity that they enjoy either virtually or in-person.

We currently have Champions who facilitate a multitude of different activities in these various regions: Los Angeles; Torrance, Sylmar, Sherman Oaks, Costa Mesa, Playa Del Rey, Rowland Heights, Granada Hills and Montebello. We also have Champions that facilitate 2 of our virtual Book Clubs, 2 of our Movie Review Clubs and a virtual Chess Club.

LACERS Well Champions are the backbone of this program and Members can anticipate an array of different activities that complement their personality, expertise and personal goals.

LACERS Well Champion Program



IN-PERSON/OUTDOOR ACTIVITIES*

- El Cariso Park Walk with Irene (Sylmar)
- Pickle Ball with Leo (Montebello)
- Van Nuys/Sherman Oaks Park Walk with Debby
- Playa Del Rey Beach Walk with Frankie
- South Coast Botanical Gardens Walk with Nancy (Torrance)
- Senior Chair Yoga with Ivan (Highland Park Area)
- Hiking In Griffith Park/Rose Bowl with Ben (Los Angeles/Pasadena)
- Hula Dance Class with Beverly (Costa Mesa)
- Schabarum Regional Park Walk/Hike with Elisa
- Chess for All with Al in Granada Hills

VIRTUAL ACTIVITIES

- Book Clubs with Bernadette and Jannette
- Movie Review Club with Jannette and Ratna
- Special Movie Discussions with Eugene
- Virtual Chess for Beginners with “BJ”

Become a LACERS Well Champion!

Do you have any hobbies or interests that you would like to share with other retirees? Would you be interested in volunteering at upcoming LACERS Well events or assisting a Champion with their activities? Send us an email at LacersWell@lacers.org and our Champion Coordinator will connect with you.

*If you live outside of the greater Los Angeles area, you are welcome to connect with your LACERS family by joining the virtual activities or by starting an activity in your area.

Learn more about LACERS Well



CALL: 1-800-779-8328 (General Info.)

Kristal – 1-213-285-3674

Alejandra – 1-213-298-0517



LACERS

Attn: LACERS Well

977 N. Broadway
Los Angeles, CA 90012



LACERSWell@lacers.org

Check your email for monthly Retiree Updates
and Calendar of Events



WEBSITE

Events: www.lacers.org/lacers-well-events

Calendar: www.lacers.org/calendar



New Location

LACERS
977 N. Broadway
Los Angeles, CA 90012



YouTube & Facebook

 youtube.com/lacersyoutube

 Visit [Facebook.com/LACERS Well Group](https://facebook.com/LACERSWellGroup)

