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# 2021 Open Enrollment Overview

If you do not want to change plans or add dependents, do not take any action, your current LACERS health coverage will continue for the upcoming 2021 plan year. However, you may want to review the Open Enrollment material to stay informed of your benefit options.

## Extended Open Enrollment - October 15 through March 31, 2021

LACERS will accept applications for health plan changes, to add eligible dependents, and for new enrollments from October 15, 2020 to March 31, 2021. Please be aware that there may be delays in processing requests and there is a one-year restriction on subsequent changes. See the 2021 Health Benefits Guide or back page of your enclosed Open Enrollment Statement for details.

### LACERS 2021 Maximum Health Plan Premium Subsidies and Reimbursements

#### Medical Plan Premium Subsidy

• Member under age 65 or enrolled in Medicare Part B Only	\$1,790.80
• 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	\$853.39
• 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	\$1,790.80
• Survivor under age 65 or enrolled in Medicare Part B Only	\$853.39
• Member or Survivor enrolled in Medicare Parts A and B	\$564.92
• Member enrolled in Medicare Parts A and B and covering Dependent(s)	\$1,115.86

#### Dental Plan Premium Subsidy

• All Members	\$44.60
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\* 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 Section 4.1003(c), Capped Members are not entitled to receive any increase to maximum medical plan premium subsidies or the MPRP reimbursement limit.

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# Open Enrollment Overview

## Virtual Open Enrollment Meetings

Due to the threat of COVID-19, LACERS will not be holding its 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 the carrier, and a question and answer session.

Meetings will be held using Zoom. 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](mailto:help@momscomputer.com).

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

Kaiser Permanente:	10/21/2020	10:00 a.m.
Anthem Blue Cross:	10/28/2020	10:00 a.m.
UnitedHealthcare:	10/29/2020	10:00 a.m.
SCAN:	11/02/2020	10:00 a.m.
Delta Dental:	11/05/2020	10:00 a.m.
Anthem Blue View:	11/09/2020	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>.



WHAT'S  
NEW?

## New for 2021

### Anthem Blue Cross

#### Lifetime Maximums Removed from the Anthem PPO and Medicare Supplement Plans

Currently, the lifetime maximum is set at \$2 million, meaning that when the cost of providing you care reaches this threshold, you will no longer be eligible for coverage under that plan. Although we have never experienced a retired Member meeting this threshold, LACERS believes that there should not be a limit to your coverage and negotiated to remove this restriction.

#### Increased Select Generic Supply in Medicare Prescription Drug Plan

The supply limit allowed for drugs covered under the Select Generics benefit will be increased from a 90-day to a 100-day supply.

### Sydney Health App

Access important information about finding care, download your ID cards, view medical benefits and claims with Sydney Health. There is also an interactive chat feature and a link to visit with a doctor 24/7 through live video.

### Telehealth Visits

Starting October 1, 2020, your Anthem plan will cover visual telehealth visits the same way it covers office visits with doctors and health care professionals in network for non-COVID related visits. Members will pay their usual cost shares (copay, coinsurance, deductibles) when they have a visual telehealth visit with a doctor or other health care professional in network. (This is outside the Live Health Online program).

# Open Enrollment Overview

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## Kaiser Permanente

### **Transportation Benefit Added to Senior Advantage**

A new transportation benefit will be available through our Kaiser Permanente Senior Advantage (KPSA) plan. The benefit will provide 24 one-way trips to your medical appointments and pharmacy, up to 50 miles away, per calendar year. You must request your ride at least three days in advance.

### **Long-Awaited Fitness Program Added to HMO Plan**

Active&Fit, a fitness program offering free membership to participating gyms or home fitness kits along with online resources, is now included as part of the HMO plan.

### **ClassPass**

This free program offers access to 4,000+ online fitness classes including cardio, dance, meditation, bootcamp, and more, as well as reduced rates on livestream and in-person fitness classes.

### **MyStrength**

This free app offers digital tools for emotional wellness and will help you build resilience, set goals, and take meaningful steps toward becoming a healthier, happier you.

### **Calm App**

This free app is available to adult Kaiser members and uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality.

## SCAN

### **Prescriptions Extended**

The 3-Month supply for retail and mail order prescriptions has been extended to 100 days.

## Brain HQ

A free brain fitness program that strengthens your mind through games that focus on attention, memory, brain speed, intelligence, navigation, and people skills exercises.

## Health Tech

A technology support line that provides training and education on how to use your computer or tablet to access medical care and/or information that is free to SCAN Members.

## UnitedHealthcare

### ***Solutions for Caregivers Dissolved***

The Solutions for Caregivers program, which provided assistance to Members or their family members who needed care or assistance, will be dissolved as of January 1, 2021. This program has been available to Members enrolled in the UHC Southern California plan and provides great support and resources for caregivers or those for whom they are providing care. The benefit is available through the end of 2020, so if you think this benefit might be of service to you, take advantage of it before the end of the year.

### **Transportation Benefit**

Effective January 1, 2021, a new transportation benefit will be available through our UnitedHealthcare Medicare Advantage plan. The benefit will provide 30 one-way trips to medical appointments and pharmacy, up to 50 miles away, per calendar year. You must request your ride at least two days in advance.

### **Post Discharge Meal Delivery Program**

This program provides three meals per day for a 4-week period, totaling 84 meals, immediately following an inpatient hospital or skilled nursing facility discharge, when referred by a case manager. This program is offered through Mom's Meals.

# Open Enrollment Overview

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## Purposeful Living Campaign

LACERS continues to promote Purposeful Living through its wellness program, LACERS *Well*. The campaign focuses on five essential elements of overall well-being: Purpose, Health, Financial Wellness, Social Engagement, and Community.



In 2021, the LACERS *Well* Program will continue to offer learning opportunities and activities to inspire you to incorporate, to a greater degree, these elements into your daily life. This year, due to the COVID-19 pandemic, we needed to shift from in-person events to virtual ones. Although we miss seeing all of you physically, we are thrilled that we still have been able to engage our retired Members and offer great learning opportunities online. And the best part of it is that we have expanded our reach, allowing Members who live outside of Southern California and unable to attend past in-person events, to participate in our program virtually.

Looking ahead to 2021, we will continue to offer the Aging Mastery Program – a very well received 5-week, 10-session interactive

program that helps older adults prepare for and overcome some of the challenges brought on as we age. Sessions include such topics as exercise, nutrition, finances, advance care planning, community engagement, and healthy relationships.

Our Champions have also been busy finding ways to continue leading events amidst the pandemic. Currently, we have Champions that are starting to organize virtual events, such as book clubs, a movie review club, and possibly a cooking club. We have learned of great resources, such as Element 3 Health Clubs and Highway 60 Audio Chat Groups, to assist retired Members in staying socially engaged while social contact is limited due to the pandemic. You can learn more about these at the LACERS *Well* page of the LACERS website. Also, if you've missed some of our past events and workshops, don't worry; LACERS has a new YouTube channel where you can access videos of past events and learn more about your benefits.

Finally, we will continue to look for ways to serve our retired Members, such as our phone bank. LACERS retired Members have been reaching out to some of our older more vulnerable Members to check in on them and see if they are in need of anything, provide resources, and schedule follow up calls, if interested. The volunteers have found this to be a rewarding experience and many of the Members that have been contacted were grateful for the assistance.

Watch for LACERS *Well* emails and newsletters, or visit our web page, to find out about upcoming activities and opportunities. We look forward to seeing you in 2021.