

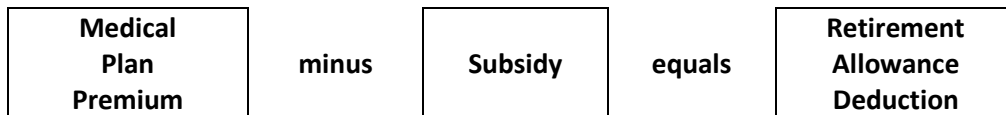
## LACERS Retiree Health Plan Information

### Member Subsidy Eligibility

You may be eligible to receive a monthly medical plan premium subsidy from LACERS. A subsidy is a monthly dollar credit applied to the cost of your medical plan premium. The premium is the monthly cost of insurance coverage for a LACERS Retired Member and any dependents.

The LACERS Board determines the maximum monthly subsidy amount that you may receive on an annual basis, pursuant to the authority granted to it in the Los Angeles Administrative Code. Your subsidy amount is based on your **whole** years of Service and Service Credit.

Your subsidy may or may not cover the total cost of your monthly premium. If your subsidy is less than your monthly premium, the balance is deducted from your retirement allowance.



Your subsidy eligibility is based on your age and your **whole** years of Service. To be eligible for a subsidy, you must:

- Be at least age 55;
- Have a minimum of 10 **whole** years of Service;
- Be enrolled in a LACERS-sponsored medical plan.

### How Your Medical Subsidies Are Calculated

#### For Retired Members Who Are Under Age 65 or Enrolled in Medicare Part B Only

Full-time employees receive 4% of the maximum medical subsidy for each **whole** year of Service Credit (a minimum of 10 **whole** years of Service is required). Any balance of the subsidy not used for your Retired Member coverage may be applied toward the cost of your dependent's medical plan coverage. Any unused subsidy cannot be received as cash compensation.

Part-time employees who have at least 10 **whole** years of Service are eligible to receive 40% of the maximum medical subsidy. For each **whole** year of Service Credit above ten years, you receive an additional 4% of the maximum medical subsidy.

Service Credit	% of Maximum Subsidy
1-10	40%
11	44%
12	48%
13	52%
14	56%
15	60%
16	64%
17	68%
18	72%
19	76%
20	80%
21	84%
22	88%
23	92%
24	96%
25+	100%

For health plan year 2020, the maximum monthly medical subsidy amount for non-Medicare or Medicare Part B only enrollees is \$1,790.80.

### **For Retired Members Who Are Age 65 or Older with Medicare Parts A and B**

If you are enrolled in Medicare Parts A and B, your maximum monthly subsidy amount will be based on your **whole** years of Service Credit and the one-party premium of the LACERS Senior Plan in which you are enrolled.

Service Credit	% of Maximum Subsidy
1-14	75% of one-party Monthly Premium
15-19	90% of one-party Monthly Premium
20+	100% of one-party Monthly Premium

If you have Medicare Parts A and B, are enrolled in a LACERS Senior Plan, and are covering dependents, the amount of subsidy that will be available for your dependents will be the same as if you were enrolled in the corresponding Under-65 Plan.

### **How Your Dental Subsidy is Calculated**

Your dental subsidy is calculated the same way as the medical subsidy for Members under age 65 or enrolled in Medicare Part B only (see above). However, the subsidy dollars can only be applied toward the cost of the Member's premium.

For plan year 2020, the maximum monthly dental subsidy is \$14.38 for the DHMO plan and \$44.60 for the PPO plan.

## LACERS Medical Plan Options

The LACERS medical insurance plan options available to you are dependent on your location and Medicare status.

LACERS MEDICAL PLAN OPTIONS		
Residence*	Insurance Plan	Required Medicare Enrollment
CA	Kaiser Permanente HMO	Non-Medicare
CA	Kaiser Permanente Senior Advantage	Medicare Parts A and B, or Medicare Part B Only
CA	Anthem Blue Cross HMO	Non-Medicare or Medicare Part B Only
U.S.A.	Anthem Blue Cross PPO	Non-Medicare or Medicare Part B Only
U.S.A.	Anthem Blue Cross Medicare Supplement	Medicare Parts A and B
CA, NV, AZ	UnitedHealthcare Medicare Advantage	Medicare Parts A and B
CA	SCAN Health Plan	Medicare Parts A and B

\*The insurance plan may be available in a state, but not necessarily in a specific zip code within that state. If you are planning to move outside the United States, we have an Out-of-Country Plan through Anthem Blue Cross PPO.

## LACERS Dental Insurance Plan Options

LACERS dental insurance plans are available throughout the United States:

- DeltaCare USA DHMO
- Delta Dental PPO

## LACERS Vision Insurance

- Anthem Blue View – for Members enrolled in LACERS Anthem Blue Cross, UnitedHealthcare, or SCAN plans.
- Kaiser Permanente provides vision insurance benefits for Members enrolled in LACERS Kaiser Permanente plans.

## Additional Information

For more information about your medical and dental plan premium subsidies, health plan options, and health plan benefits, please review the LACERS 2020 Health Benefits Guide at:

[https://www.lacers.org/sites/main/files/file-attachments/2020\\_health\\_benefits\\_guide\\_1.pdf?1579191897](https://www.lacers.org/sites/main/files/file-attachments/2020_health_benefits_guide_1.pdf?1579191897)

For more information, visit the LACERS website or email [LACERS.health@lacers.org](mailto:LACERS.health@lacers.org).