Benefit News for Employees
2017 Open Enrollment for Health and Dental Benefits

2017 Open Enrollment
April 24 – May 5, 2017

This is your annual opportunity to make changes to your health and dental benefits. Please carefully read both this newsletter and the 2017-2018 Employee Benefit Guide to learn more about your coverage options. During the two-week Open Enrollment period, you can make changes to your existing coverage, change plans and add/drop coverage for your eligible dependents.

Representatives from each of the health and dental providers will be onsite to provide information packets and answer questions at the John Ferraro Building (JFB).

Time: 8:00 a.m. – 3:00 p.m., Monday through Friday
Location: JFB 111 N. Hope Street, A-Level
Los Angeles 90012

July 1, 2017 is the effective date for the 2017-2018 Plan Year (July 1, 2017 to June 30, 2018) for the coverage you choose during Open Enrollment. However, the Health and Dental Plans are calendar-year based.

INSIDE: Your Online Benefit Guide
How to Enroll in a LADWP-sponsored Plan or an IBEW Local 18-sponsored Plan
Consider Changes in Your Life

Did your family change in the last year? A marriage or divorce? New baby? Has anyone in your family moved? Did your spouse or child start a job and become eligible for health coverage from their new employer?

When life changes occur in your family, there may be a need for a change in your benefit coverages. The medical or dental choice you made last year may no longer be the best choice for you this year. That’s why it’s important to understand all the options available to you, every year, to be sure you have the plans that best meet your needs.

Please read this newsletter and the 2017-2018 Employee Benefit Guide to obtain the answers to your questions and make your election for the upcoming plan year.

Read Your Online Benefit Guide

You can download a copy from either of these websites:

- eBenefits website https://eBenefits.ladwp.com
- MyDWP intranet site https://insidedwp.ladwp.com

If you would like to speak with a LADWP Health Plans Representative, please call (213) 367-2023 or (800) 831-4778, weekdays from 7:00 a.m. – 11:30 a.m. and 12:30 p.m. – 4:00 p.m.

NOTE: Please review the subsidy and premium rate changes for the 2017-2018 plan year.

IMPORTANT: It is your responsibility to remove dependents from coverage if they no longer qualify as “eligible dependents.”

What If You Don’t Want to Make Any Changes?

If you do not need to make any changes to your current health and/or dental plans, you do not need to do anything. Your current coverage will remain the same automatically. We encourage you to review the guide for any benefit coverage changes that may be effective July 1, 2017.
Don't Wait to Decide — Review Your Options Now

Some enrollment choices require some information you may not have at your fingertips, such as your dependent’s Social Security number. So please don’t wait until the last day to enroll; make your choices early this year.

Open Enrollment ends on May 5, 2017. After that date, you will not be able to enroll or make changes until 2018, unless you have a “qualifying event,” such as marriage or birth of a child (your 2017-2018 Employee Benefit Guide has more information about qualifying events).

Here’s How You Enroll for LADWP-Sponsored Plans

You may enroll in person or online. Enroll in person at the John Ferraro Building (JFB) A-level any weekday from 8:00 a.m. to 3:00 p.m.

Representatives from each health and dental provider are onsite to answer your questions and provide more information.

To view, change and/or enroll in LADWP-sponsored health and dental plans, log on to https://eBenefits.ladwp.com. You can also manage your information (phone, address, contacts) in addition to enrollments and changes to your LADWP-sponsored health and dental plans through the website.

You can log on and download enrollment forms from:
• eBenefits website https://eBenefits.ladwp.com
• MyDWP intranet site https://insidedwp.ladwp.com

If you would like to speak with a LADWP Health Plans Representative, please call (213) 367-2023 or (800) 831-4778, weekdays from 7:00 a.m. - 11:30 a.m. and 12:30 p.m. - 4:00 p.m.
Here’s How You Enroll Online for IBEW Local 18-Sponsored Plans

Log on to www.mybenefitchoices.com/local18 to register (if you have not done so already), then complete the Open Enrollment wizard. Once you’ve completed the enrollment process, you will receive an email with a benefit summary.

If you need additional information, please call the IBEW Local 18 Benefit Service Center weekdays at (818) 678-0040 or (800) 842-6635 from 8:30 a.m. - 12:00 p.m. and from 12:45 p.m. - 5:00 p.m.

Or

You may email your request to Local18@mybenefitchoices.com.

Representatives from the health and dental carriers will be onsite at the JFB from 8:30 a.m. to 3:00 p.m. to answer your questions and provide more information during the Open Enrollment period.

If you are enrolled in an IBEW Local 18-sponsored plan, you must notify the IBEW Local 18 Benefit Service Center when making changes.

Switching Between LADWP and IBEW Local 18 Plans?

If you are switching between a LADWP and IBEW Local 18 plan, you must cancel your current plan by completing a termination form. An electronic copy of the termination form can be downloaded from:

- LADWP-sponsored coverage: https://eBenefits.ladwp.com
- IBEW Local 18-sponsored coverage: www.mybenefitchoices.com/local18

**NOTE:** The plan termination and enrollment forms must be received during the Open Enrollment period.
Which Dependents Can You Cover?

Families change with time, so it’s important to check that all your enrolled dependents are “eligible dependents.” In general, you may enroll these dependents:

• Spouse
• Domestic partner (registered or nonregistered)
• Child up to age 26 (biological, adopted, stepchild, ward)
• Grandchildren (if your child is also covered)

See the 2017-2018 Employee Benefit Guide for the details and documentation requirements for eligible dependent(s).

IMPORTANT: It is your responsibility to remove dependents from coverage if they no longer qualify as “eligible dependents.”

Important Legal Notices

The Affordable Care Act (ACA) requires all U.S. residents, with few exceptions, to enroll in qualified health plans or pay penalties. The penalties that applied in 2016 also apply in 2017 (2.5% of yearly household income, or $695 per person, up to $2,085).

By choosing either LADWP-sponsored or IBEW Local 18-sponsored health plan coverage from July 1, 2017 through June 30, 2018, you are complying with the law and will not have to pay a penalty.

The Health Insurance Marketplace

U.S. residents may buy health coverage through the Health Insurance Marketplace. In California, the Marketplace is called Covered California™. You may choose a Marketplace plan instead of enrolling in an LADWP-sponsored or IBEW Local 18-sponsored health plan, but if you do:

• LADWP will not pay any part of your premiums.
• You probably won’t qualify for tax credits or subsidies to help offset the cost of a Marketplace plan, even if you meet the income requirements, because LADWP-sponsored and IBEW Local 18-sponsored health plans meet the ACA coverage and affordability requirements.
• You will pay for this coverage directly; you cannot pay using payroll deduction, and you cannot use pretax dollars to pay your premium.

NOTE: If you choose to enroll in a Marketplace plan when you are eligible for LADWP-sponsored or IBEW Local 18-sponsored coverage, and you later drop that Marketplace coverage, you will not be allowed to enroll in an LADWP-sponsored or IBEW Local 18-sponsored health plan until the next Open Enrollment period, unless you have a “qualifying event,” such as having a baby or getting married.

Notice of Grandfathered Status
Most LADWP-sponsored health plans, except the UnitedHealthcare PPO Plan and IBEW Local 18-sponsored plans, are “Grandfathered Status” health plans under the ACA. As permitted by the ACA, a grandfathered health plan preserves certain basic health coverage that was already in effect when that law was enacted.

As health plans that are grandfathered, LADWP-sponsored health plans may not include certain consumer protections of the ACA that apply to non-grandfathered plans — for example, certain provisions affecting benefits for emergency services and no-cost contraceptive drugs. However, grandfathered health plans must comply with certain other consumer protections in the ACA, such as the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections don’t apply to a grandfathered health plan, and what might cause a plan to change from grandfathered health plan status, can be directed to the appropriate plan administrator.

You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

New Wellness and Program Resources Offered Through Our Health Plan Providers

LADWP-Sponsored Health Plans
Kaiser Permanente
For more information on Kaiser resources, visit www.kp.org

Telephone Visits
You can now get care from a doctor by phone for some minor health conditions that do not require an in-person medical exam. You must be 18 years of age or over and have had at least one prior face-to-face visit with a Kaiser doctor. Contact Kaiser for more information.

UnitedHealthcare (UHC)
For more information on UHC resources, visit www.myUHC.com

Virtual Visits (for UHC PPO)
Talk with a doctor from your laptop or mobile device, a convenient and affordable way to access care. Covered under your UHC PPO health plan benefits and coming soon to UHC HMO. Learn more at www.myUHC.com or UHC’s Health4Me® app.

Real Appeal Weight Loss Program (for UHC PPO and coming soon to UHC HMO)
This program includes a personalized transformation coach for one year, 24/7 online support and mobile app, a “success kit” and more.
IBEW Local 18-Sponsored Health Plans

Anthem Blue Cross — New Benefits

HMO and PPO Plans

For more information on Anthem resources, visit www.anthem.com/ca/ibewlocal18

Mobile Health Consumer
The Anthem Mobile Health App will be included in all IBEW Local 18 Anthem Blue Cross medical plans, and available to all Anthem Blue Cross enrolled members and their dependents over age 18. Some features of the app include: mobile access to plan information and ID cards, integration with LiveHealth Online, and links to find a provider.

LiveHealth Online Psychology
Anthem LiveHealth Online now includes visits to certified psychologists and therapists. LiveHealth Online Psychology visits are covered at $0 co-pay, which is the same level as traditional LiveHealth Online visits. Please note that users must be at least 18 years old to use LiveHealth Online Psychology.

Body Scan Cervical Spine
The Body Scan benefit available through IBEW Local 18 and Anthem Blue Cross now also includes a comprehensive cervical spine scan.

Diabetes Prevention Program
A 12-month program to help at-risk members reach health and wellness goals. Elements of the program include: a personal health coach, weekly lessons, and access to a network of weight management programs.
# Open Enrollment

**April 24 – May 5, 2017**

## Health and Dental Plan Contact Information

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<thead>
<tr>
<th>Carrier</th>
<th>Phone Details</th>
<th>Website</th>
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<tr>
<td><strong>LADWP-Sponsored</strong></td>
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<tr>
<td>LADWP Health Plans Administration Office</td>
<td>(213) 367-2023</td>
<td><a href="https://eBenefits.ladwp.com">https://eBenefits.ladwp.com</a></td>
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<tr>
<td>111 N. Hope Street, Room 564</td>
<td>(800) 831-4778</td>
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<tr>
<td>Los Angeles, CA  90012</td>
<td><a href="mailto:HealthPlans@ladwp.com">HealthPlans@ladwp.com</a></td>
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<td><strong>Carrier</strong></td>
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<tr>
<td>Delta Dental</td>
<td>(800) 765-6003</td>
<td><a href="http://www.deltadentalins.com">www.deltadentalins.com</a></td>
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<tr>
<td>Health Plan of Nevada</td>
<td>Las Vegas: (702) 242-7300</td>
<td><a href="http://www.myhpnonline.com">www.myhpnonline.com</a></td>
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<td>Reno: (800) 777-1840</td>
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<td>Kaiser Permanente</td>
<td>(800) 464-4000</td>
<td><a href="http://www.kp.org">www.kp.org</a></td>
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<tr>
<td>United Concordia Dental (DHMO and PPO)</td>
<td>(866) 851-7568</td>
<td><a href="http://www.unitedconcordia.com">www.unitedconcordia.com</a></td>
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<tr>
<td>UnitedHealthcare HMO</td>
<td>(800) 624-8822</td>
<td><a href="http://www.myUHC.com">www.myUHC.com</a></td>
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<tr>
<td>UnitedHealthcare PPO</td>
<td>(866) 783-7481</td>
<td><a href="http://www.myUHC.com">www.myUHC.com</a></td>
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<tr>
<td>UnitedHealthcare HMO Medicare Advantage</td>
<td>(800) 457-8506</td>
<td><a href="http://www.UHCretiree.com">www.UHCretiree.com</a></td>
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<td>9500 Topanga Canyon Boulevard</td>
<td>(918) 678-0040</td>
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<tr>
<td>Chatsworth, CA 91311</td>
<td><a href="mailto:Local18@mybenefitchoices.com">Local18@mybenefitchoices.com</a></td>
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<tr>
<td><strong>Carrier</strong></td>
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<tr>
<td>Anthem Blue Cross HMO and PPO</td>
<td>(800) 227-3771</td>
<td><a href="http://www.anthem.com/ca/ibewlocal18">www.anthem.com/ca/ibewlocal18</a></td>
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<td>Anthem Blue Cross Owens Valley PPO</td>
<td>(800) 759-3030</td>
<td><a href="http://www.anthem.com/ca/ibewlocal18">www.anthem.com/ca/ibewlocal18</a></td>
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<td>Guardian Dental</td>
<td>PPO: (800) 541-7846</td>
<td><a href="http://www.guardiananytime.com">www.guardiananytime.com</a></td>
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<td>DHMO: (800) 273-3330</td>
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