

Benefit News for Employees

2025 Open Enrollment for Health and Dental Benefits

2025 Open Enrollment March 31 (Monday) – April 11, 2025 (Friday)

The full version of the Employee Benefit Guidebook will be available online at <https://ebenefits.ladwp.com> or on the MyDWP intranet site <https://insidedwp.ladwp.com>



This is your annual opportunity to make changes to your health and dental benefits. Please carefully read both this newsletter and the **2025-2026 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. **If you want to keep your current health and/or dental plans and coverage levels for you and the same eligible family members you cover today, you simply take no action.**

Time: 8:00 a.m. – 2:00 p.m.,
Monday through Friday

Location: JFB 111 N. Hope Street,
A-Level
Los Angeles, CA 90012

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).

2025 Open Enrollment Highlights – *What you Need to Know*

NEW for 7/1/2025 - For Employees and Managers Represented by the Association of Confidential Employees (ACE), Management Employees Association (MEA), and Exempt Managers (Bargaining Unit V), the **United Healthcare Non-Differential PPO plan will now utilize the Select Plus network.** Those employees also still have the option of enrolling in the United Healthcare PPO plan that utilizes the Choice Plus network.

Effective 07/01/25 - Employees in Local 721 enrolled in the Local 721 sponsored dental plan will now be enrolled in Blue Shield DHMO. Please contact Zenith American Solutions at (877) 802-9740 for more information.

Carrier Informational Sessions

Informational sessions have been scheduled during Open Enrollment with each carrier so that you may obtain more information about the health plan that you are interested in and to ask any questions. Please visit <https://ebenefits.ladwp.com/Home/ActiveEmplBenInfo> to view the schedule and to obtain the weblink and/or dial-in phone number.

eBenefits can only be accessed by active employees for making enrollment changes to LADWP-sponsored plans at the following link: <https://healthcareladwp/> (this is accessible with the DWP intranet only)

Rate and Subsidy charts are available online at <https://ebenefits.ladwp.com> or on the MyDWP intranet site <https://healthcareladwp/>



Open Enrollment Changes - Effective Date of Coverage

July 1, 2025 is the effective date for the 2025-2026 Plan Year (July 1, 2025 to June 30, 2026) for the coverage you choose during Open Enrollment. However, the Health and Dental Plans are calendar-year based, meaning benefits that have a specified number of visits per year, or amounts you pay for deductibles, coinsurance or copayments and when you reach your annual out-of-pocket maximum, are all counted or accumulate on a calendar-year basis.

Important – Paying for Coverage

LADWP subsidizes the cost of health and dental coverage for most eligible employees. If the subsidy you receive is not enough to cover your entire premium, you make up the difference with your contribution, usually paid through automatic deduction from your paycheck. It is important to:

- Review the subsidy and premium rate changes for the 2025-2026 plan year

Important Rate Information for United Healthcare HMO and PPO Plans

- Review the subsidy and premium rate changes for the 2025-2026 plan year
- The UnitedHealthcare HMO and PPO plans have some rates that are increasing, resulting in a higher monthly deduction of the employee contribution.

Open Enrollment Changes and Payroll Deductions

- **July 1, 2025** is the effective date for the **2025-2026 Plan Year (July 1, 2025 to June 30, 2026)** for the coverage you choose during **Open Enrollment**.
- Changes in your payroll contribution for your health and dental plans will take effect on the **June 2, 2025** paycheck for the **2025-2026 Plan Year**.
- Be sure to review your paycheck stub to verify all information and deductions are correct.

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 *2025-2026 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://healthcareladwp/>

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. – 4:00 p.m.

 **NOTE:** Please review the subsidy and premium rate changes for the 2025-2026 plan year.

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



Note: Current employees can view and update their dependent and personal information for health and dental plans utilizing the eBenefits website. You can also download forms and view the Benefits Guide, Newsletters, Rate Charts and Summary of Benefits.

Note: If enrolled in an IBEW Local 18-sponsored health or dental plan, contact the IBEW Local 18 Benefit Service Center at **(818) 678-0040** or **(800) 842-6635**, or online at www.mybenefitchoices.com/local18

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 and rate changes that may be effective July 1, 2025.

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 and required supporting documentation, if any. So please don't wait until the last day to enroll; make your choices early this year.

Open Enrollment begins on March 31, 2025 and ends April 11, 2025. After that date, you will not be able to enroll or make changes until 2026, **unless you have a “qualifying event,”** such as marriage or birth of a child (your *2025-2026 Employee Benefit Guide* has more information about qualifying events).

Here's How You Enroll for LADWP-Sponsored Plans

Current employees will have the ability to enroll in a different health or dental plan utilizing the eBenefits website at <https://healthcareladwp/> (this is accessible with the DWP intranet only). Changes can also be made on application forms. Enroll as early as possible to avoid any interruption to your benefit selections.

Please visit ebenefits website for enrollment changes and current elections:

- eBenefits website <https://eBenefits.ladwp.com>
- MyDWP intranet site <https://healthcareladwp/>

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. – 4:00 p.m.



NOTE: Completed forms and any required supporting documentation are due to the LADWP Health Plans Administration Office by April 11, 2025. After that date, you will not be able to enroll or make changes until 2026, unless you have a “qualifying event” (your *2025-2026 Employee Benefit Guide* has more information about qualifying events).



IBEW Local 18 Optum Behavioral Health

All services for Employee Assistance Program (EAP), behavioral health, and substance use disorders covered under the IBEW Local 18-sponsored plans are managed through Optum Behavioral Health.

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 to provide any required supporting documents your benefit summary will list them under “pending documents”.

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.

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
on RESOURCES Page, under forms:
www.mybenefitchoices.com/local18



NOTE: The plan termination and enrollment forms must be received during the Open Enrollment period.


Covering Your Eligible Dependents

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)
- Disabled Child (over age 26) if the child was deemed disabled by the health plan carrier prior to age 26.
- Grandchildren (if your child is also covered)


See the 2025-2026 Employee Benefit Guide for the details and documentation requirements for eligible dependents.

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

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 will not 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.

Wellness and Program Resources

LADWP-Sponsored Health Plans

Kaiser Permanente

For more information on Kaiser resources, visit **www.kp.org**

Mental Health/Substance Abuse 24-hour mental health support numbers

California – Southern:

Mental Health: **(800) 900-3277**

Addiction Medicine: **(800) 900-3277**

California – Northern:

Mental Health: **(800) 273-8255**

Addiction Medicine: **(800) 273-8255**

Mental health content on where to access care, self-care assessments and more:

<http://www.kp.org/mentalhealth>

Wellness coaching by phone for stress, sleep, and more: Call us at **(866) 862-4295**,

Monday through Friday, 7:00am to 7:00pm PST

Self-care apps for meditation, mindfulness, and cognitive behavior therapy:

<http://www.kp.org/selfcareapps>

Self-care resources with online programs to help manage depression, reduce stress, and improve sleep: **<http://www.kp.org/selfcare>**

Video Visit

Meet face-to-face with a doctor on your computer, smart phone, or tablet for minor conditions or follow up care. Check with your doctor's office to find out if video visits are available.

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. This now includes psychiatric care and prescriptions. Contact Kaiser for more information.

Wellness Coaching

Work with your wellness coach to reach healthy new heights. The program can help you achieve a healthy weight, stop using tobacco, become more active, reduce stress, eat healthier, and more. To take the first step, call **(866) 862-4295**.

Healthy Balance Weight Management Program

In this program Kaiser medical and weight loss professionals work with you to help you achieve your weight goals. The program is available to Kaiser members at no cost. For more information, visit **www.kp.org/healthybalance**.

UnitedHealthcare (UHC)

For more information on UHC resources, visit **www.myUHC.com**

Mental Health/Substance Abuse

Behavioral Health Programs & Benefits. To directly access your behavioral/mental health benefits, please call the behavioral health number on the back of your UnitedHealthcare member ID card 24 hours a day, 7 days a week. When you call, you will speak with a representative who will check your eligibility

and gather basic information about you and your situation. Depending on the help you need, a clinician may then talk with you about the problem you are experiencing and assess which provider treatment would be appropriate for your situation.

Live and Work Well is a website that UnitedHealthcare members may have access to as part of their Behavioral Health - Work-Life or Wellness benefits. We can help you connect to a therapist, psychiatrist or other clinician using a provider search directory. You can also call our confidential, 24/7 support phone line for help — or to ask for help finding resources for balancing work, family and personal life. Specific benefits may vary depending on your health plan. You can sign in to your health plan account or call the number on your member ID card to learn if you may be eligible for Live and Work Well.

Virtual Visits are a quicker way for the whole family to get care. Reaching out may be hard — especially if you might not want anyone to know you're hurting. From the privacy of home and the convenience of your mobile device* or computer, you can receive caring support from a licensed behavioral health virtual therapist. To sign-in or register on myuhc.com®. Then, go to Find a Doctor > Behavioral Health Directory > People > Provider Type > Telemental Health Providers.

Virtual Visits (for UHC PPO and HMO)

Talk with a doctor from your laptop or mobile device, a convenient and affordable way to access care. Covered under your UHC PPO and HMO health plan benefits. Learn more at **www.myUHC.com** or UHC's Health4Me® app.

Real Appeal Weight Loss Program (for UHC PPO and HMO)

This program includes a personalized transformation coach for one year, 24/7 online support and mobile app, a "success kit" and more.

UHC Rewards (for UHC PPO and HMO)

Your plan comes with a new way to earn up to \$300. With UHC Rewards, a variety of actions - including many things you may already be doing - lead to rewards. The activities you go for are up to you. There are two ways to get started -- on the UnitedHealthcare app or through **www.myUHC.com**.

Maternity Health Solutions

Whether you're thinking about having a baby or have one on the way, maternity support is here to provide information and support throughout your pregnancy and after giving birth. As part of maternity support, you have access to only resources, including custom video courses you can stream anytime, 24/7.

Visit www.myuhcphs.com/pregnancy-resources.

Advocate4Me

Help is just a call away, our UHC Advocates are here to help. Connect with our team for help finding care or support for your needs, walking through a bill or accessing additional plan resources and more. Call the number on your ID card or sign in to www.myUHC.com and click on **Call** or **Chat**.

MyUHC.com and UnitedHealthcare app

Get the most out of your benefits. Register today for your personalized website on myuhc.com and download the UnitedHealthcare app. These digital tools are designed to help you understand your benefits and make informed decisions about your care.

Health Plan of Nevada (HPN)

Mental Health/Substance Abuse

To access these services, please call Behavioral Healthcare Options (BHO) directly at **(702) 364-1484** or **(800) 873-2246**.

Pregnancy and Baby Support App

Get pregnancy and parenting information on the go. To learn more visit www.HealthPlanofNevada.com

Virtual Visits through NowClinic

Talk with a doctor from your computer or mobile device, a convenient and affordable way to access care. Covered under your HPN HMO health plan benefits. No appointment necessary, and copays are \$0. Learn more at www.NowClinic.com or NowClinic® app.

Delta Dental PPO Plan

Employee Assistance Program (EAP) – Aetna Resources for Living

Our EAP provider Aetna Resources for Living, is here for all of life's challenges. The services are confidential and free of charge to you and anyone in your household. The EAP can help you with:

- **Counseling/Emotional Support:** relationship difficulties, marital and family issues, emotional/psychological concerns, recognizing alcohol and drug issues, coping with substance abuse, stress and anxiety, depression, grief issues, work-life balance.
- **Legal:** speak with an attorney about legal issues such as estate planning and family and domestic issues, etc. Free online will. Free initial consultation for each issue. Services beyond the initial consults are provided at a reduced rate.
- **Financial:** discuss debt, budgeting, tax planning, credit counseling and more with a financial expert. Free initial consultation for each issue. Services beyond the initial consults are provided at a reduced rate.
- **Work-life Services:** let a work-life specialist help you solve everyday issues and assist with identifying and locating referral sources by doing the legwork to save you time and stress. Examples include referrals and information about child and elder care, caregiver support, school and college planning, and convenience services (e.g., home cleaning, lawn/landscaping, plumbing, and automotive).

Please visit the Resources for Living website at www.resourcesforliving.com (note: to access the website, enter "LADWP" in the Username field and "EAP" for the password). To request a network counselor, please contact Resources for Living anytime, 24 hours a day, 365 days a year, toll-free at **(888) 439-7327**.



IBEW Local 18-Sponsored Health Plans

Anthem Blue Cross - HMO and PPO Plans

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

Infertility Coverage

All IBEW Local 18-sponsored Anthem Blue Cross medical plans include coverage for infertility treatment, up to \$5,000 lifetime benefit.

LASIK

All IBEW Local 18-sponsored health plans through Anthem Blue Cross include a lifetime LASIK benefit of \$1,500/eye!

VSP Vision Benefit

VSP vision coverage is automatically included in the IBEW Local 18-sponsored medical plans.

LiveHealth Online

A convenient way for members to interact with a U.S. board-certified doctor via live, two-way video on your computer or mobile device. LiveHealth Online visits are secure, safe, and available at \$0 co-pay, which is the same level as an in-network doctor visit, and available 24/7 on www.livehealthonline.com

24/7 Nurseline

Registered nurses can answer your health questions, wherever you are - any time, day or night. All you need to do is call the number included on the back of your Anthem Blue Cross ID card at **(800) 977-0027**.

Optum Behavioral Health and EAP Benefits

If you or your family members need assistance, please call Optum Behavioral Health at the number on your ID card. An Optum representative will perform an over the phone intake to ensure you get the care you need. Optum can also conduct an appointment search with a behavioral health provider for you, but you will need to call the provider to confirm your appointment time and date.

As a reminder all plan participants enrolled in an IBEW Local 18-sponsored medical plan have access to an Employee Assistance Program (EAP) through Optum Behavioral Health. All enrolled members (and your household members too) have eight confidential sessions with a behavioral health counselor available per incident. To get started please contact Optum Behavioral Health

and EAP at **(877) 449-6710** or navigate to www.liveandworkwell.com and enter access code: **IBEW18**

Please note, this benefit is separate from your Employee Assistance Program (EAP) through LADWP.

Guardian Dental PPO and DHMO Plans

For more information on Guardian Dental resources, visit www.guardiananytime.com

Guardian PPO Dental Cosmetic Teeth Whitening

The IBEW Local 18-sponsored Guardian PPO Dental plan includes coverage for Teeth Whitening. Please note, this benefit is part of a Cosmetic Rider and treated separately from existing deductibles, annual benefit maximums, and coinsurance; member cost-shares vary based on Cosmetic Rider plan design.

Bleaching is available under the IBEW Local 18-sponsored Guardian DHMO plan.

Guardian PPO Dental \$3,000 Annual Maximum

The IBEW Local 18-sponsored Guardian PPO Dental plan includes a \$3,000 annual maximum per person.

Guardian PPO Dental Implant Coverage

The IBEW Local 18-sponsored Guardian PPO Dental plan includes coverage for implants, covered at 60% up to the same \$3,000 per person Annual Maximum.





Los Angeles Department of Water and Power

P.O. Box 51111

Los Angeles, CA 90051-0100

Health Plans Administration Office Room 564

Address Service Requested

Open Enrollment

March 31 - April 11, 2025

Health and Dental Plan Contact Information

LADWP-Sponsored		
LADWP Health Plans Administration Office 111 N. Hope Street, Room 564 Los Angeles, CA 90012	(213) 367-2023 (800) 831-4778 HealthPlans@ladwp.com	https://eBenefits.ladwp.com
Carrier	Phone	Website
Delta Dental	(888) 335-8227	www.deltadentalins.com
Health Plan of Nevada	(800) 777-1840	www.myhpnonline.com
Kaiser Permanente	(800) 464-4000	www.kp.org
United Concordia Dental (DHMO and PPO)	(866) 851-7568	www.unitedconcordia.com
UnitedHealthcare HMO	(800) 624-8822	www.myUHC.com
UnitedHealthcare PPO	(866) 783-7481	www.myUHC.com
Aetna Resources for Living (Employee Assistance Program)	(888) 439-7327	www.resourcesforliving.com (enter "LADWP" under Username and "EAP" under password)
IBEW Local 18-Sponsored		
IBEW Local 18 Benefit Service Center 9500 Topanga Canyon Boulevard Chatsworth, CA 91311	(800) 842-6635 (818) 678-0040 Local18@mybenefitchoices.com	www.mybenefitchoices.com/local18 (RESOURCES for all L18-sponsored benefits)
Carrier	Phone	Website
Anthem Blue Cross HMO and PPO	(800) 227-3771	www.anthem.com/ca/ibewlocal18
Anthem Blue Cross Owens Valley PPO	(800) 759-3030	www.anthem.com/ca/ibewlocal18
Optum Behavioral Health	(877) 449-6710	www.liveandworkwell.com Access Code: IBEW18
Guardian Dental	PPO: (800) 541-7846 DHMO: (800) 273-3330	www.guardiananytime.com