



Los Angeles  
Department of  
Water & Power



# LADWP 2023 Open Enrollment




# What's inside

We're here to help make each step of your health care experience easier.

- 1 **Medical and Pharmacy benefits**
- 2 **Health plan programs**
- 3 **Programs designed for better health**



Get the most  
out of your  
health plan.



Here's  
how.



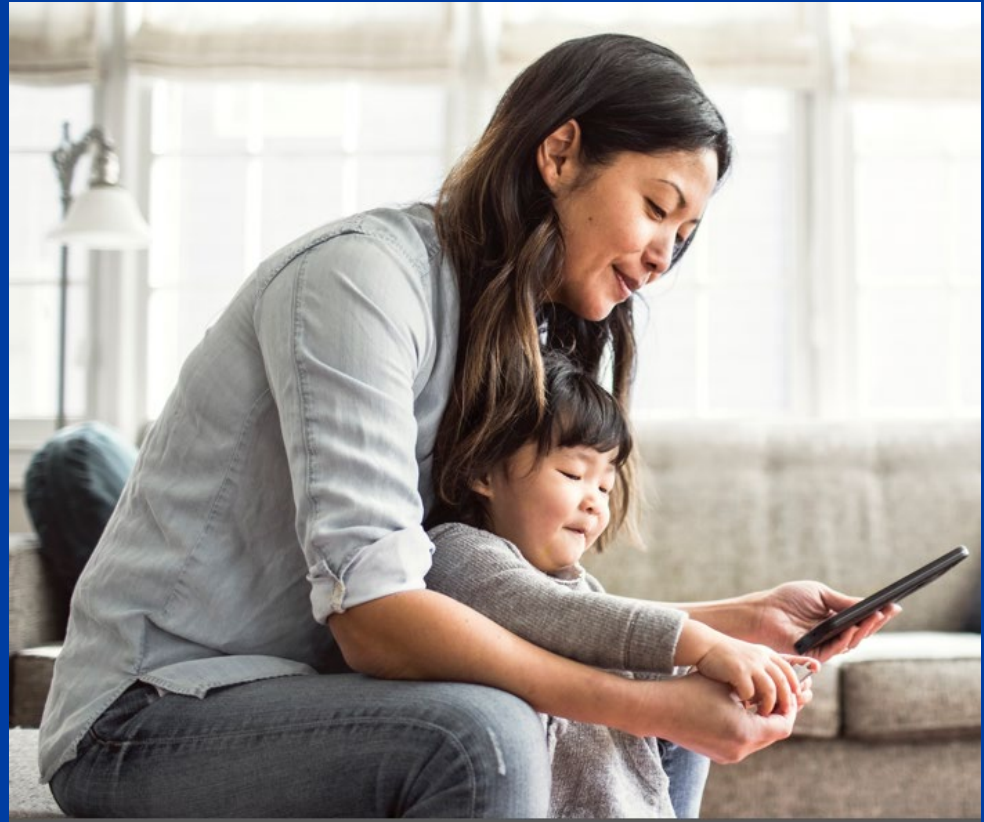
# **Your medical and pharmacy benefits**

Get to know your benefits  
through UnitedHealthcare

Two innovative programs  
available:

-HMO

-PPO



# Actives & Early Retirees - HMO



What's new this year...

The Active HMO plan will include infertility treatment

- ✓ Select a primary care provider (PCP) from the plan network.
- ✓ Network coverage only.
- ✓ Referrals are required from your PCP for you to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.

## Your Plan Benefits

<b>Copayment</b>	
PCP	\$3
Telehealth/Virtual Visit	\$3
Specialist	\$3
<b>No Deductible</b>	
<b>Out-of-pocket max</b>	
Self	\$800
Family	\$2,400
<b>IP Hospital</b>	Covered at 100%
<b>Urgent Care</b>	\$3
<b>ER</b>	\$35
<b>Prescription Drugs</b>	\$5

# Actives - PPO



## What's new this year...

The Active PPO plan will include infertility coverage

- ✓ There's out-of-network coverage.
- ✓ Option to choose a primary care provider (PCP).
- ✓ No need to get referrals to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.



**If you go out of network, your costs may be higher.**

Please read your plan documents and check your Summary of Benefits for additional information.

## Your Plan Benefits

<b>Copayment</b>	
PCP	\$25
Telehealth/Virtual Visit	\$25
Specialist	\$35
<b>Deductible</b>	
Self	\$500
Family	\$1,500
<b>Out-of-pocket max</b>	
Self	\$2,000
Family	\$6,000
<b>IP Hospital</b>	Covered at 80%
<b>Urgent Care</b>	\$50
<b>ER</b>	\$100
<b>Prescription Drugs</b>	
\$10/\$20	

# Retiree Under Age 65 - PPO Plan A



- ✓ There's out-of-network coverage.
- ✓ Option to choose a primary care provider (PCP).
- ✓ No need to get referrals to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.



**If you go out of network, your costs may be higher.**

Please read your plan documents and check your Summary of Benefits for additional information.

## Your Plan Benefits

<b>Copayment</b>	
PCP	\$10
Telehealth/Virtual Visit	\$10
Specialist	\$10
<b>Deductible</b>	
Self	\$0
Family	\$0
<b>Out-of-pocket max</b>	
Self	\$1,000
Family	\$2,000
<b>IP Hospital</b>	
	Covered at 90%
<b>ER Urgent Care</b>	
	\$25 \$25
<b>Prescription Drugs</b>	
	\$5/\$10

# Retiree Under Age 65 - PPO Plan B

## Your Plan Benefits

- ✓ There's out-of-network coverage.
- ✓ Option to choose a primary care provider (PCP).
- ✓ No need to get referrals to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.



**If you go out of network, your costs may be higher.**  
Please read your plan documents and check your Summary of Benefits for additional information.

<b>Copayment</b>	
PCP	\$10
Telehealth/Virtual Visit	\$10
Specialist	\$10
<b>Deductible</b>	
Self	\$250
Family	\$500
<b>Out-of-pocket max</b>	
Self	\$2,000
Family	\$4,000
<b>IP Hospital</b>	Covered at 90%
<b>ER</b>	\$25
<b>Urgent Care</b>	\$25
<b>Prescription Drugs</b>	\$10/\$20



# Retiree Under Age 65 - PPO Plan C

## Your Plan Benefits

- ✓ There's out-of-network coverage.
- ✓ Option to choose a primary care provider (PCP).
- ✓ No need to get referrals to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.



**If you go out of network, your costs may be higher.**  
 Please read your plan documents and check your Summary of Benefits for additional information.

<b>Copayment</b>	
PCP	\$0
Telehealth/Virtual Visit	\$0
Specialist	\$0
<b>Deductible</b>	
Self	\$2,000
Family	\$4,000
<b>Out-of-pocket max</b>	
Self	\$2,000
Family	\$4,000
<b>IP Hospital</b>	Covered at 80%
<b>Urgent Care</b>	\$50
<b>ER</b>	\$250
<b>Prescription Drugs</b>	\$15/\$30/\$45

# Owens Valley PPO



## What's new this year...

The Owens Valley PPO plan will include infertility coverage

- ✓ Use any doctor, clinic, hospital or health care facility in the country.
- ✓ Same level of coverage for any health care provider or facility you use.
- ✓ Option to choose a primary care provider (PCP).
- ✓ No need to get referrals to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.

## Your Plan Benefits

<b>Copayment</b>	
PCP	\$0
Telehealth/Virtual Visit	\$0
Specialist	\$0
<b>No Deductible</b>	
<b>Out-of-pocket max</b>	
Self	\$500
Family	\$1,500
<b>IP Hospital</b>	Covered at 100%
<b>Urgent Care</b>	\$0
<b>ER</b>	\$25
<b>Prescription Drugs</b>	\$5/\$10

# Pharmacy benefits



## Say hello to savings.

OptumRx® makes it easy to keep track of your medications and save money — both online and on the go.

### Two easy ways to fill prescriptions:

- 1 Home delivery:**  
Order up to a 3-month supply of your regular medications with free shipping.
- 2 Pick up at the pharmacy:**  
Show your ID card at any network pharmacy.

### To sign up for home delivery or to find a network pharmacy:

- Visit [myuhc.com](https://myuhc.com)®
- Use the [UnitedHealthcare app](#)®
- Call the number on your ID card.

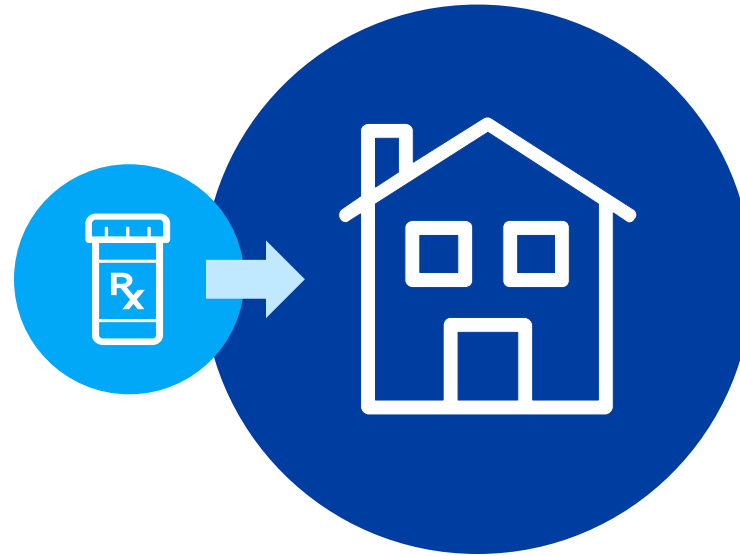
### Manage your meds.

Visit [myuhc.com](https://myuhc.com)® > [Pharmacies & Prescriptions](#) to:

- Find and compare medication costs.
- Locate a network pharmacy.
- See if your medications have any requirements before filling them.

OptumRx is an affiliate of United HealthCare Insurance Company.

# Advantage of using home delivery



**Free  
shipping.**



**Get up to a  
3-month supply.**



**May cost less  
than retail.**



**24/7 pharmacist  
access.**



**Refill  
reminders.**



# Programs designed for better health

# Manage your benefits on the go

With [myuhc.com](https://myuhc.com)<sup>®</sup> and the UnitedHealthcare<sup>®</sup> app<sup>1</sup>, you can:



**Locate information on your medical/pharmacy benefits and coverage.**



**View and Print your ID card**



**Find network providers and pharmacies.**



**Get the most out of your benefits with programs available to you**



<sup>1</sup> The UnitedHealthcare app can also help determine how a medication is covered and whether or not there are other options to help save you money.

# Virtual Visits

## For All HMO & PPO Plans



**Real doctors. Real care. Real convenience.**

**Get care 24/7 using your computer or mobile device — no appointment needed.\***

Video chat with a doctor for nonemergency medical conditions such as:

- Colds/flu
- Coughs/fevers
- Allergies
- Bronchitis
- Eye, skin and urinary infections
- Sore throats
- Rashes
- Stomachaches

Doctors can provide a diagnosis and send a prescription\*\* to your local pharmacy, if needed.

To get started, visit [myuhc.com® /virtualvisits](https://myuhc.com/virtualvisits).

Get a diagnosis  
and a prescription in

**10-15  
Minutes<sup>1</sup>**



\*Data rates may apply. \*\*Certain prescriptions may not be available, and other restrictions may apply. Access to Virtual Visits and prescription services may not be available in all states or for all groups. Go to [myuhc.com](https://myuhc.com) for more information about availability of Virtual Visits and prescription services. Always refer to your plan documents for your specific coverage. Virtual Visits and video chat with a doctor are not an insurance product, health care provider or a health plan. Virtual Visits are an internet-based service provided by contracted UnitedHealthcare providers that allow members to select and interact with independent physicians and other health care providers. It is the member's responsibility to select health care professionals. Care decisions are between the consumer and physician. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations. Members have cost share responsibility and all claims are adjudicated according to the terms of the member's benefit plan. Payment for Virtual Visit services does not cover pharmacy charges; members must pay for prescriptions (if any) separately. No controlled substances may be prescribed. Other prescriptions may be available where clinically appropriate and permitted by law, and can be transmitted to the pharmacy of the member's choice.

# RALLY Online Experience



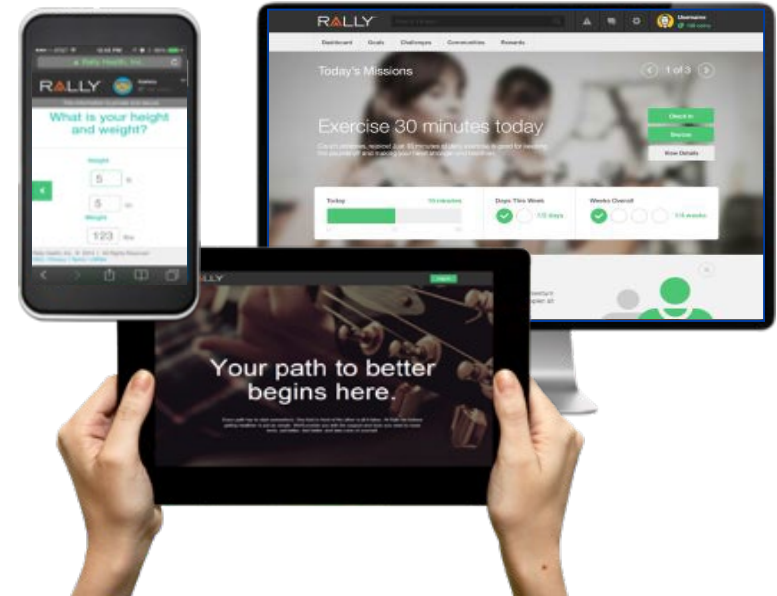
- **A user-friendly digital interface** to help engage through online tools via [myuhc.com](https://myuhc.com)®
- **Personalized health goals**
- **Reward individuals** with coins to achieve their goals
- **Step-by-step support** making the experience fun and encouraging greater levels of engagement



Help me manage my health



Make the experience fit my life



Visit [myuhc.com](https://myuhc.com)® > [Health&Wellness](#) > [Rewards](#) > [Rally](#)



## Ready to live tobacco-free?

Quit For Life is a personal support program available at no additional cost to you. As part of the program, you'll receive:

- Access to a Quit Coach<sup>®</sup>
- A Quit Guide, mobile app and online tools to help you customize a quit plan
- And more

Enroll today at [myuhc.com](https://myuhc.com)<sup>®</sup>



The Quit For Life program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

# Real Appeal®



Real Appeal® is an online weight loss program available for free to UnitedHealthcare members.

## Get healthier at no additional cost to you

Real Appeal on Rally Coach™ is a proven management program designed to help you get healthier and stay healthier. It's available to you and eligible family members at no additional cost as part of your benefits.

### 24/7 convenience

Staying accountable to your goals may be easier than ever with access to digital content, trackers, group classes and weekly health tips.

### Support and community along the way

Resources to help you kick-start your weight loss and keep yourself on the road to results.



**Learn more and start today at [enroll.realappeal.com](https://enroll.realappeal.com)**

## A flexible approach to fitness memberships

One Pass™ is a single membership that gives you access to a nationwide network of fitness locations.

- Choose a membership
- Visit any fitness location within your chosen membership tier
- Create your fitness routine



One pass is available to eligible Members as part of your Rally® experience.

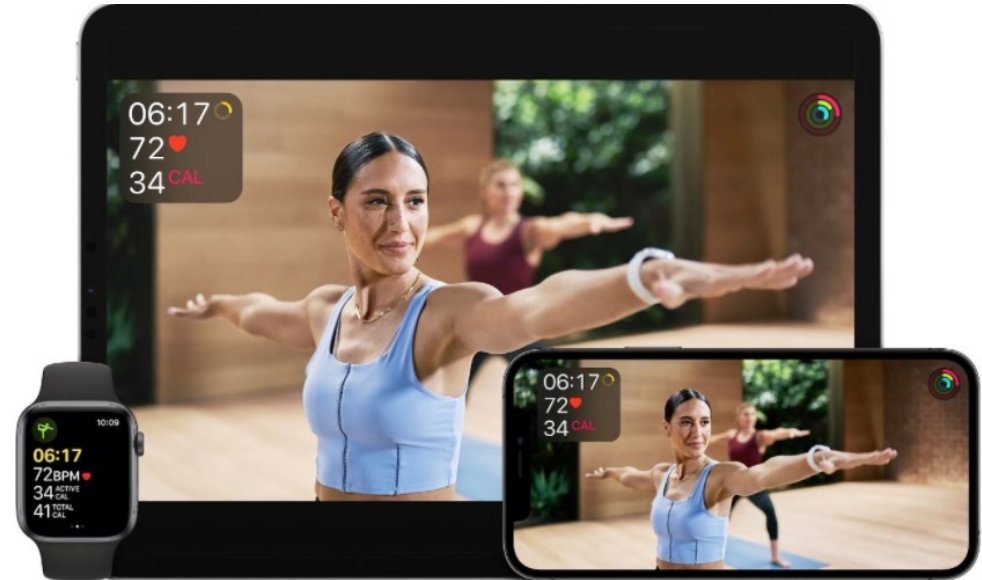
[myuhc.com](https://myuhc.com)®

# Apple Fitness

**Make toward a healthier lifestyle with Apple Fitness+**  
Now included in your health plan

Your UnitedHealthcare plan includes a 1-year subscription to Apple Fitness+, at no additional cost.

**Make your move with Apple Fitness+**



[myuhc.com](https://myuhc.com)<sup>®</sup>

# Questions ?

