



LADWP 2024 Open Enrollment



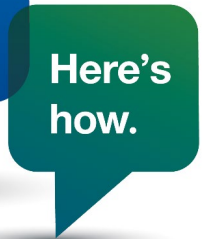
What's inside

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

- 1 Medical and Pharmacy benefits**
- 2 What's new for 2024**
- 3 Additional programs designed for better health**



Get the most
out of your
health plan.



Here's
how.



Your medical and pharmacy benefits

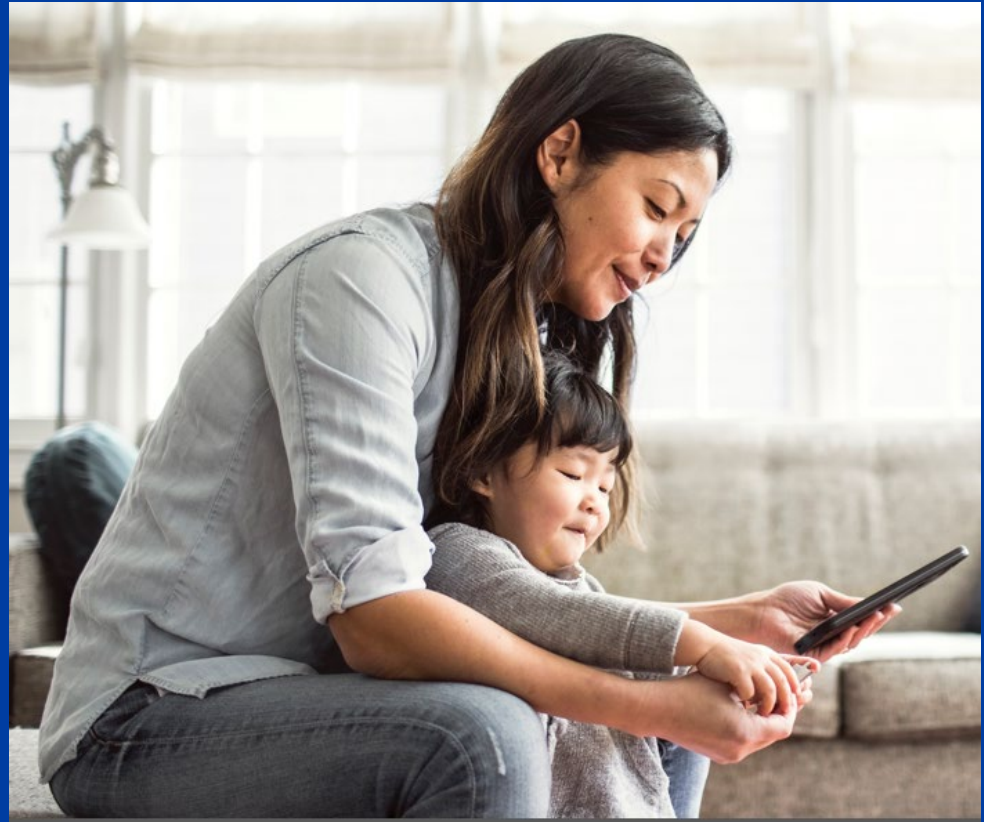


Get to know your benefits
through UnitedHealthcare

Two innovative programs
available:

-HMO

-PPO



Actives & Early Retirees - HMO



- ✓ 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.

There are no plan changes this year.

Your Plan Benefits

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

Actives - PPO

- ✓ 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.

There are no plan changes this year.

Your Plan Benefits

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

There are no plan changes this year.

Your Plan Benefits

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

Retiree Under Age 65 - PPO Plan B



- ✓ 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.

There are no plan changes this year.

Your Plan Benefits

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

Retiree Under Age 65 - PPO Plan C



- ✓ 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.

There are no plan changes this year.

Your Plan Benefits

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

Owens Valley PPO



- ✓ 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.

There are no plan changes this year.

Your Plan Benefits

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

Virtual Visits

For All HMO & PPO Plans



Visit with a provider 24/7 — whenever, wherever

With 24/7 Virtual Visits, you can connect to a provider by phone or video¹ through myuhc.com^{*} or the UnitedHealthcare[®] app.



Another way to get care

Providers can treat a wide range of health conditions—including many of the same conditions as an emergency room (ER) or urgent care—and may even prescribe medications,² if needed. **With a UnitedHealthcare plan, your cost for a 24/7 Virtual Visit is usually \$54 or less.³**

Consider 24/7 Virtual Visits for these common conditions and more

- Cough
- Fatigue/weakness
- Congestion/sinus pain
- Headache
- Nasal discharge
- Fever
- Sore throat
- Difficulty sleeping
- Loss of appetite



Get started

Sign in at myuhc.com/virtualvisits | Call 1-866-801-4409
Download the UnitedHealthcare app

*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 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.

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.
- Use the **UnitedHealthcare app**.
- Call the number on your ID card.

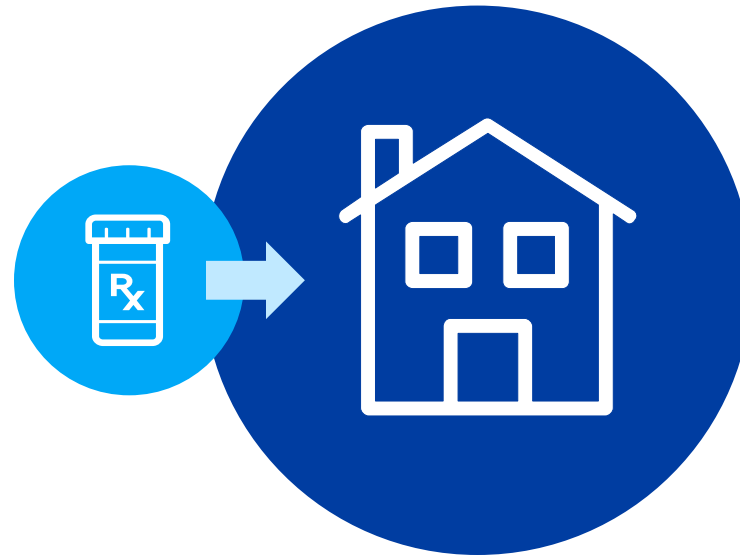
Manage your meds.

Visit 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.

Manage your benefits on the go

With myuhc.com[®] and the UnitedHealthcare[®] app¹, 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



¹ 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.



New and exciting for 2024

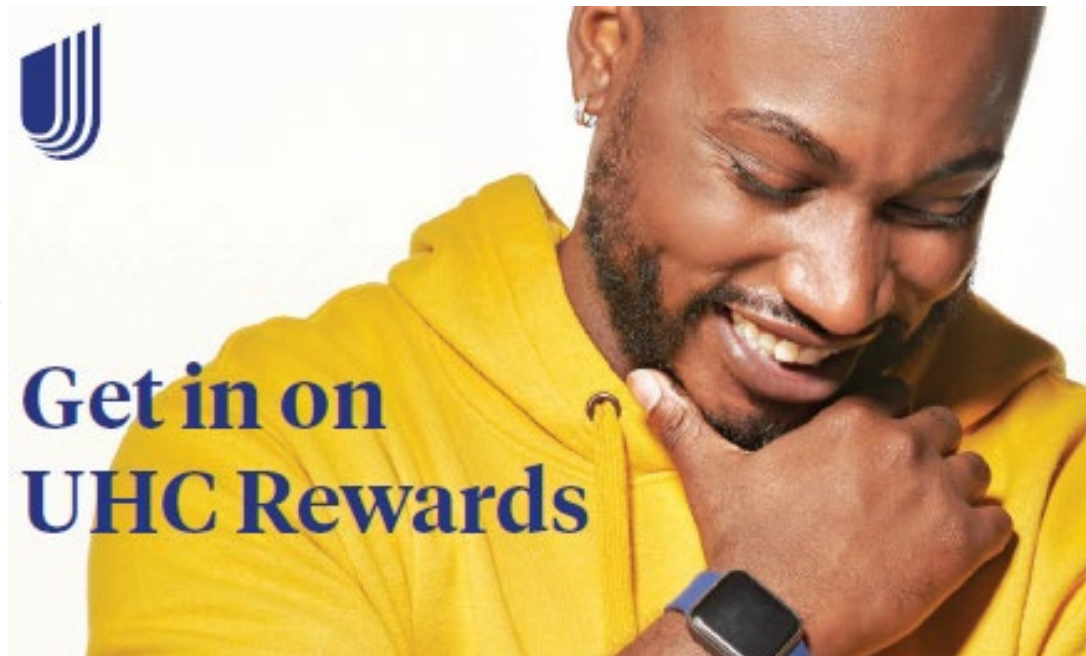


UHC Rewards

New for 2024 – United Healthcare’s health plan will come with a new way to earn up to \$300

With UHC Rewards, a variety of actions – including many things that people may already be doing – lead to rewards.

Earn up to
\$300



On myuhc.com[®]

UHC Rewards

How employees get started

UnitedHealthcare plan members can register and get started with UHC Rewards in 2 ways—through the **UnitedHealthcare app** or **myuhc.com**.

UnitedHealthcare app

- 1 Download the **UnitedHealthcare app**
- 2 Sign in or register
- 3 Select **UHC Rewards**
- 4 Activate rewards
- 5 Choose reward activities and start earning
- 6 Connect a tracker and get access to even more reward activities

myuhc.com

- 1 Visit **myuhc.com**
- 2 Sign in or register
- 3 Select **UHC Rewards** on the home page
- 4 Activate rewards
- 5 Choose reward activities and start earning

Downloading the app

The UnitedHealthcare app is available for both iOS® and Android® and can be downloaded in the App Store® or on Google Play®.



On **myuhc.com**®

UHC Rewards

How employees get rewarded

There are many ways for employees to earn rewards. Plus, they get to choose how they want to spend their rewards. Reward activities are built for a variety of interests, from one-time actions to fitness goals and challenges.

Examples of reward activities

Connect a tracker in the UnitedHealthcare app	Trackers include smartphones and popular wearable devices
Complete daily fitness goals	Track a set number of minutes or steps per day (repeatable daily)
Track sleep	Track sleep for 14 nights
Complete weekly challenges	Track and achieve weekly goals around fitness or sleep (repeatable weekly)
Get a biometric screening	Screen for blood pressure, glucose, cholesterol, weight and more
Complete a health survey	Check in on health by taking a simple online health survey
Go paperless	Switch to paperless communications
Get a flu shot	Get an annual flu shot
Annual checkup	Complete an annual checkup to support health and prevent illness
24/7 Virtual Visit	Talk to a provider by video for common urgent care needs

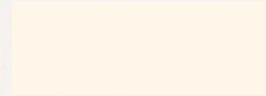


How employees redeem rewards

UHC Rewards allows employees to choose from 3 options for redeeming their rewards:



A digital
Visa® gift card



Buy a tracker

Employees have the flexibility to choose a different option each time they redeem. Plus, rewards can be redeemed at any time as long as they have a minimum of \$5.

Steps to redeem

Our goal is to make the rewards redemption process as simple as possible. Employees just follow these 3 steps:

- 1 Go to the UHC Rewards homepage
- 2 Select **Redeem rewards** at the top of the page
- 3 Choose how to redeem their rewards

*Optum Bank® only.

How employees can get an Apple Watch

With UHC Rewards, there's even more good to get. Employees have the option to enroll in **Earn It Off**. This is a payment option where they can get an Apple Watch for a low—or \$0—upfront cost and pay the remaining cost with the rewards they earn over 12 months.



How employees get started

To participate, employees go to **UHC Rewards** in the **UnitedHealthcare app** and select **Redeem rewards**. Then they follow these steps:

- 1** Choose an Apple Watch and pay a low—or \$0—cost
- 2** Earn dollars through UHC Rewards to put toward the Earn It Off total
- 3** Pay off the cost of the Apple Watch over 12 months

One Pass Select

One Pass Select lets employees choose the best health options for them

One Pass Select is a subscription-based fitness and well-being program that supports a healthier lifestyle. Employees can access thousands of gym locations and digital fitness options with:

- ✓ No long-term contracts or gym registration fees
- ✓ Flexible fitness options and the ability to use locations nationwide (not limited to 1 gym)
- ✓ The ability to add family members (ages 18+)
- ✓ The option to change tiers monthly
- ✓ Cancel at any time (30 days notice required)



One Pass Select

Rediscover your passion for health

Find your fit with One Pass Select



At the gym

Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.



At home

Work out at home with live or on-demand online fitness classes. Try our workout builder to get routines created just for you, no matter what your fitness level and interests are.



\$29/Mo

Classic

12,000+ gym locations

\$64/Mo

Standard

13,000+ gym and premium locations

\$99/Mo

Premium

16,000+ gym and premium locations

\$144/Mo

Elite

18,000+ gym and premium locations

An enrollment fee may apply.

Or get started with a digital-only plan for \$10/Mo.

To get started:

1. Scan this code to download the **UnitedHealthcare® app**
2. Sign in or register
3. Select **UHC Rewards**
4. Select **Redeem rewards** to access One Pass Select



One Pass Select

Participating fitness brands

Digital (23k+)



Classic (11K+)



Standard (13K+)



Premium (15K+)



Elite (17K+)



Other participating locations available in our network. All trademarks are the property of their respective owners.

Say hello to Self Care from :

On-demand access to self-help for stress and emotional well-being

Get access to self-care techniques, coping tools, meditations and more—anytime, anywhere. With Self Care, you'll get personalized content that's designed to help you boost your mood and shift your perspectives. Tap into tools created by clinicians that are suggested for you based on your responses to a short, optional assessment. Self Care is here to help you feel better—and it's available at no additional cost to you.



Daily mood tracking

Answer daily questions to record your current mood, identify patterns and self-assess your progress.



Meditation tools

Explore classic methods of relaxation—like deep breathing and positive visualization—in the moment when you need them.



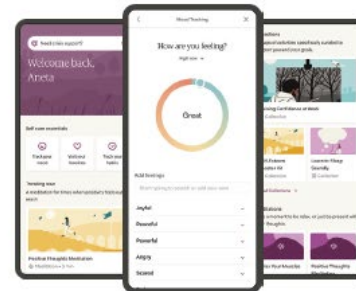
Collections

Build life skills with curated content, tools and resources for the stuff that matters most to you—from work life balance to sleep, and much more.



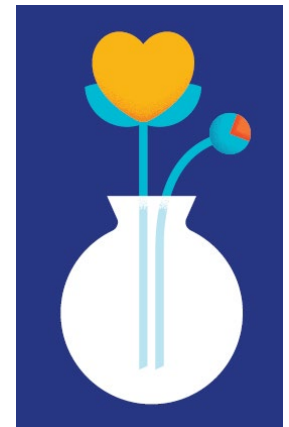
Personalized roadmap

Track your progress, set goals and make strides through weekly check-ins—Self Care helps you create a roadmap to support your self-guided journey to better mental health.



Ready to get started?

- Visit ableto.com/begin
➢ Have your health plan ID handy
- Follow the steps to sign up
- Begin your self-care program



A way to feel less stress at no additional cost

AbleTo virtual behavioral coaching is included in your health plan at \$0 cost-share.



Additional programs designed for better health

Behavioral Health Benefits

For life's challenges, support is here

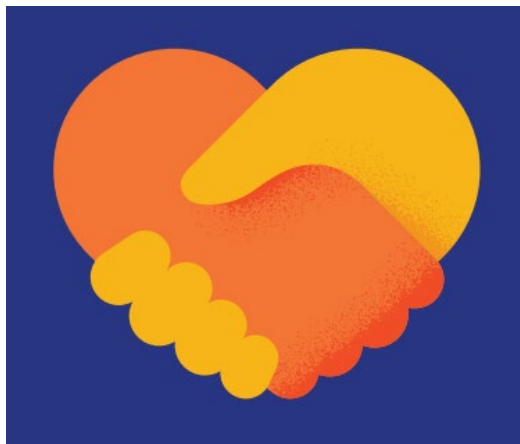
At UnitedHealthcare, we believe that care shouldn't stop at physical health. That's why we offer behavioral health resources that can help support your path toward mental and emotional well-being.

Behavioral health is health

Behavioral health is about more than just mental health: It includes addiction issues, anger management, coping with grief, dealing with stress and other challenges. It's an important part of your overall well-being—because how you feel matters, and caring support from behavioral health providers is a part of your plan.

Resources for better, brighter days

Get connected to self-care digital tools, behavioral health providers (in-person or virtual) and other helpful resources.



Have a concern that needs long-term support from a licensed therapist?

Behavioral health provider

Connect virtually or in-person with a licensed therapist, counselor, psychologist or psychiatrist for ongoing support to help with:

- Bipolar and neuro-development disorders
- Compulsive habits and eating disorders
- Substance abuse, medication management and more



Answer a few questions and find support at myuhc.com/mh-recommendations or call the number on the back of your health plan ID card

Real Appeal®



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

Get support to help reach your goals

Personal transformation coach

Step-by-step guidance and customization for a program that fits your needs, preferences and goals.

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.

Success kit

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



Learn more and start today at success.realappeal.com

The path to quitting starts here



If you use tobacco and have thought about quitting, **Quit For Life[®] on Rally Coach™** may be able to help. Get tools and online resources designed to help you quit – and stay quit – at no additional cost.



Get coach support

Connect with a coach who will help create a personalized Quit Plan and guide you at every step



Access anytime, anywhere

Manage triggers with help from coach-led group sessions, trackers, text support, and more, all at your fingertips



View quit recommendations

Get real-life tips and plan your path to quit with recommended daily goals, articles and videos



Stay on track with **24/7** support

Quit For Life[®]

Get started

Go to [Myuhc.com](https://myuhc.com) > Health & Wellness > My Health & Wellness > Programs > Quit Smoking

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.





Cancer Support Program

Caring Support when it's needed most

The UnitedHealthcare Cancer Support Program (CSP) provides compassionate guidance and answers for you or a family member who's faced with cancer.

How does it work?

If you're preparing for cancer treatment or have already started, a nurse can help you navigate treatment options and find a network provider from a high-quality Centers of Excellence (COE) facility. Here's more of what you can expect:

-  **Connect with a nurse** specially trained in oncology for support throughout your treatment journey
-  **Get help exploring your options**, finding answers to questions, and managing symptoms and side effects
-  **Receive support** working with your doctors, so you feel informed to make decisions for your health
-  **Access digital tools** to help provide real-time guidance and identify care needs immediately



Learn more

Call an oncology nurse at **1-866-936-6002, TTY 711**, from 7 a.m. to 7 p.m. CT, Monday through Friday, or visit myuhc.phs.com/cancerprograms.

Questions ?

