

Benefit News **for Employees**

2021 Open Enrollment for Health and Dental Benefits

In response to COVID-19 and the practice of social distancing, Open Enrollment for plan year 2021-2022 will be held April 26th to May 7th, however there will be no Open Enrollment fair. The Health Plans Office will not be able to assist you in person. If you need assistance, please contact the Health Plans Office at **(213) 367-2023** Monday – Friday from 7:00 am – 4:00 pm or via e-mail at **healthplans@ladwp.com** or by fax at **(213) 367-2078**. You may mail enrollment forms to: LADWP Health Plans Administration Office, 111 N. Hope Street, Room 564, Los Angeles, CA, 90012. If you have questions about IBEW Local 18-sponsored plans please contact the Benefit Service Center by calling **(818) 678-0040** or by email at **local18@mybenefitchoices.com**. We appreciate your understanding as we all continue to adjust to this rapidly changing environment.

2021 Open Enrollment

April 26 (Monday) - May 7, 2021 (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://healthcareladwp/>**

This is your annual opportunity to make changes to your health and dental benefits. Please carefully read both this newsletter and the *2021-2022 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.

Carrier Informational Sessions

Online 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/ActiveEmpBenInfo>** 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/>**

INSIDE:

How to enroll in a LADWP-sponsored Plan or an IBEW Local 18-sponsored Plan.

Covering Your Eligible Dependents.

COVID-19, Wellness and Program Resources.



Open Enrollment Changes - Effective Date of Coverage

July 1, 2021 is the effective date for the 2021-2022 Plan Year (July 1, 2021 to June 30, 2022) 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 2021-2022 plan year

Important Rate Information for United Healthcare HMO and PPO Plans

- Review the subsidy and premium rate changes for the 2021-2022 plan year
- If you are enrolled in a **United Healthcare plan**, check your contributions as some of the rates are increasing for the HMO and PPO plans resulting in a higher monthly deduction.

Open Enrollment Changes and Payroll Deductions

- **July 1, 2021** is the effective date for the **2021-2022 Plan Year (July 1, 2021 to June 30, 2022)** 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 15, 2021** paycheck for the **2021-2022 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 *2021-2022 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 2021-2022 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, 2021.

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 April 26, 2021 and ends on May 7, 2021. After that date, you will not be able to enroll or make changes until 2022, unless you have a "qualifying event," such as marriage or birth of a child (your *2021-2022 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.

You can download enrollment forms from:

- 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 May 7, 2021. After that date, you will not be able to enroll or make changes until 2022, unless you have a “qualifying event” (your *2021-2022 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 2021-2022 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.

COVID-19, Wellness and Program Resources

LADWP-Sponsored Health Plans

Kaiser Permanente

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

COVID-19 Resources and Information (no cost for testing and vaccine)

You can self-schedule a COVID-19 test through an e-visit at **<https://healthy.kaiserpermanente.org/southern-california/secure/appointments/evisits>**. An e-visit is a way for you to get testing or certain treatment without a doctor's visit. Just select the COVID-19, Cold, Flu, Cough: Advice and Testing, option from the e-visits menu.

For up to date information on COVID-19 vaccines, such as what phases are currently being vaccinated and how to get vaccinated if you're eligible, please visit **<http://kp.org/covidvaccine>**.

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) 464-4000**

Addiction Medicine: **(800) 464-4000**

Mental health content on where to access care, self-care assessments and more:
<http://www.kp.org/mentalhealth>

Health classes and support groups:

<https://healthy.kaiserpermanente.org/southern-california/health-wellness/classes-programs>

Personalized healthy lifestyle programs:

<https://healthy.kaiserpermanente.org/northern-california/health-wellness/healthy-lifestyle-programs>

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>

Find Your Words – stigma, resilience, and mental health support center:

<http://www.findyourwords.org/>

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 or call **(323) 783-4472**.

UnitedHealthcare (UHC)

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

COVID-19 Resources and Information (no cost for testing and vaccine)

UnitedHealthcare is committed to helping people protect their health by expanding access to care, support and

resources during this unprecedented time. Keeping you up to date on the latest developments for a COVID-19 Testing & Vaccine is UnitedHealthcare's top priority. It will be an important way to slow the spread of the disease.

That's why we are committed to helping you find information. Please visit www.myuhc.com website, members will find tools and resources online:

- **Symptom Checker** - Symptom checker to assess their risk for COVID-19 and get treatment options
- **Test Locator Tool** - Will assist members find a COVID-19 diagnostic test location in their area. UnitedHealthcare will cover the COVID-19 diagnostic test and test-related visit with no cost sharing (copayment, coinsurance, and deductible).
- **COVID-19 Vaccine Resource Locator tool.** The tool will help members navigate local vaccination planning and find resources for their area to help them take steps toward vaccination. This zip-code based tool finds online, public vaccine resources available through state and local health departments as well as national retail pharmacies. These public resources may include information on who is eligible to get the vaccine, where vaccines may be available, how to sign up for alerts and in some places, scheduling an

Should members pay to get their name on a COVID-19 to get on a vaccination list?

No. Be on alert for fraud. If someone calls, texts, or emails you promising access to the vaccine for a fee, don't share your personal or financial information.

- No one should ask you to pay to put your name on a list to get the vaccine.
- No one should ask you to pay to get early access to a vaccine

You can report suspected fraud to UnitedHealthcare, www.uhc.com/fraud and we'll help you file a report, which could help you and others.

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 and 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 Is 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.

Take care of your emotional and mental health with **Sanvello**. www.sanvello.com. Sanvello® is an on-demand service with clinically-proven therapies for dealing with stress, anxiety, or whatever you may be going through. Get the support you need through the help of guided journeys, peer support, mindful meditations and more. Download the app to get started today.

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.

UnitedHealthcare Healthy Pregnancy Mobile App (for UHC PPO and HMO)

Offers a one-click connection to a nurse to help provide answers to your questions and personal support throughout your pregnancy. You can also use the helpful online tools to track milestones based on your due date, access your health plan resources and receive timely care reminders that help you stay focused on the wonder and excitement while you are expecting.

Health Plan of Nevada (HPN)

COVID-19 Resources and Information

COVID 19 information can be found at UHC.COM <https://www.uhc.com/health-and-wellness/health-topics/covid-19/vaccine> and HPN's webpage under the COVID 19 resources section <https://healthplanofnevada.com/Member/COVID19-Updates>

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 usually \$10 or less. Learn more at www.NowClinic.com or NowClinic® app.

Real Appeal Weight Loss Program

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

24/7 Advice Nurse

Health care advice. Just a phone call away. If you're unsure about your condition, our 24/7 advice nurse may be able to help. Our nurse is available to answer questions, provide self-care advice and help you decide whether to seek urgent care, emergency care, or schedule an appointment with your provider. Call toll-free **(800) 288-2264**. TTY 711.

Urgent Care House Call

Get on-demand health care at home. Available seven days a week from 8 a.m. to 10 p.m.

Quick. Efficient. Affordable. Avoid unnecessary expenses and trips to the ER. Urgent care house calls can treat most things urgent care centers can for the same cost.

Urgent care house calls include a medical team made up of an ER-trained physician assistant or nurse practitioner with support from a medical technician and a virtual physician.

Contact our 24/7 advice nurse toll-free at **(800) 288-2264**, TTY 711 or call DispatchHealth at **(702) 805-5711** in Southern Nevada or **(775) 442-5870** in Northern Nevada.

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:

- **COVID-19 Resources:** various COVID-19 resources to help you and your family cope during this challenging time, including information on mental health, preparedness and vaccinations.
- **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).



copay for enrolled plan participants, however, please note that you will be required to enter a credit card upon registration due to system requirements and to process any prescriptions.

You can register for LiveHealth Online on your computer or mobile device via the LiveHealth Online app, Mobile Health Consumer app, or on the web at www.livehealthonline.com.

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

VSP Vision Benefit Enhancements - New for 7/1/2021

Starting July 1, 2021 the VSP Vision coverage included in the IBEW Local 18-sponsored medical plans will also include a \$170 allowance for Frames and Contact Lenses. You may also use the shared \$170 Frame allowance to purchase non-prescription sunglasses.

COVID-19 Resources and Information COVID-19 Testing and Treatment is Covered

Anthem Blue Cross is waiving any copays, coinsurance, deductibles, and prior authorization/referrals for FDA-approved testing, and FDA-approved antibody testing, used to diagnose or detect COVID-19.

Medically necessary COVID-19 treatment received from in-network providers is covered, but may be subject to applicable member cost share (including deductibles or copays for PPO members).

To locate a testing facility and for more information on resources available through Anthem Blue Cross simply call Member Services at the number on the back of your ID card at **(800) 227-3771** or navigate to www.anthem.com/ca/coronavirus.

LiveHealth Online

Enrolled plan participants can sign up for LiveHealth Online which provides you access with 24/7/365 to a board-certified doctor from the comfort of home, minimizing the risk of exposure to yourself and others. Visits to LiveHealth Online doctors are available at \$0

24/7 Nurseline

Registered nurses can answer your health questions, including COVID-19 related 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**.

IngenioRx Early Prescription Refill Limits

Anthem is relaxing early prescription refill limits, where permitted, for plan participants who wish to refill a 30-day supply of most maintenance medications early. Additionally, please talk to your doctor about whether changing from a 30-day supply to a 90-day supply of your prescriptions is appropriate.

Those filling 90-day prescriptions can get most of their medications through the IngenioRx home delivery pharmacy. Please call the Pharmacy Member Services number included on the back of your Anthem Blue Cross ID card at **(833) 261-2466**.

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.

Please note, this is only a brief summary of the COVID-19 benefits and resources available through the IBEW Local 18-sponsored Anthem Blue Cross plans and may be subject to change. For more information and to stay up to date on the COVID-19 services and resources available, please refer to the COVID-19 benefit resources flyer at <http://mybenefitsbrochure.com/ibew18/IBEWLocal18-COVID-19BenefitResourcesFlyer.pdf>.



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

April 26 – May 7, 2021

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
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