



# LADWP 2026 Open Enrollment



Los Angeles  
Department of  
Water & Power



United  
Healthcare

# What's inside

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

**1 What's New**

**2 Medical and Pharmacy benefits**

**3 Wellness Programs**

**4 Additional programs designed for better health**



**Get the most  
out of your  
health plan.**

**Here's  
how.**

# What's New for 2026-2027

New HMO ID cards

New IVF Coverage

New added benefit program-  
Doula Support

There are *no* plan changes, the  
benefits remain the same.





# Your medical and pharmacy benefits



# 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.

**New~ IVF Coverage**

## 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

- ✓ 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.

## New~ IVF Coverage



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

Copayment	In-Network
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.

## Your Plan Benefits

Copayment	In-Network
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 Urgent Care	\$25 \$25
Prescription Drugs	\$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.

Copayment	In-Network
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 Urgent Care	\$25 \$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.

## Your Plan Benefits

Copayment	In-Network
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

# Select Plus PPO

*Plan for Management Employees Association, Association of Confidential Employees, LDA, Bargaining Unit V.*

- ✓ There's out-of-network coverage.
- ✓ Same level of coverage for any health care provider or facility you use. *\*Out-of-network- up to reasonable & customary fees.*
- ✓ 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.

**New~ IVF Coverage**

## Your Plan Benefits

Copayment	In-Network/Out-of-Network
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

# 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.

**New~ IVF Coverage**

*\*Plan available only for those who work or reside in Owens Valley.*

## 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 ER</b>	\$0 \$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**.
- 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.

# Fertility Solutions - NEW!



## Guidance and care to help with fertility issues



### Self-schedule calls

Set up a call with a fertility nurse at a time that works best for your schedule



### Search for Fertility Centers of Excellence (COEs)

Get care from specialists who have demonstrated potential in increasing the chance of having a baby



### Get 24/7 online learning

Explore our program and get answers to questions on fertility, possible treatment options and how to cope with the challenges they may bring



<b>Infertility Diagnosis</b>	Covered
<b>IVF Coverage</b>	Covered
<b>Egg Retrievals</b>	Up to 3 completed cycles
<b>Embryo Transfers</b>	Unlimited (as medically appropriate per ASRM guidelines)



### A dedicated team of experienced fertility nurses to help you:

- Get information on causes of infertility and treatment options
- Find doctors, clinics and facilities that meet your needs
- Navigate the health care system and make the most of your benefits

### Get more info

Call 1-866-774-4626, TTY 711, Monday – Friday, 7 a.m. – 6 p.m. CT. This service is available at no additional cost as part of your benefit plan. Visit [myuhc.phs.com/fertility](https://myuhc.phs.com/fertility).

# 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 video<sup>1</sup> through **myuhc.com**<sup>®</sup> or the UnitedHealthcare<sup>®</sup> 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,<sup>2</sup> if needed. **With a UnitedHealthcare plan, your cost for a 24/7 Virtual Visit is usually \$54 or less.<sup>3</sup>**

### 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](https://myuhc.com/virtualvisits) | Call 1-866-801-4409  
Download the UnitedHealthcare app

Get a diagnosis  
and a prescription in

**10-15  
Minutes**



\*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.

# Manage your benefits on the go

With 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**



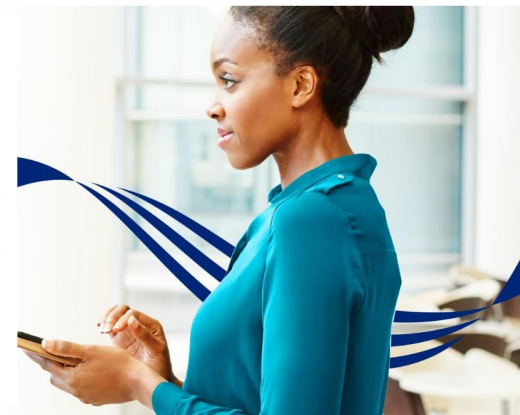
## Register to view your benefits

Easy access to plan information anytime, anywhere. Get the most out of your coverage.

Register >

Sign In >

Download our app  
Manage your health quickly and securely with the app.  
Scan the QR code to download.



<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.



# Wellness Programs



## Mind.Body.You Make the connection with Calm Health.



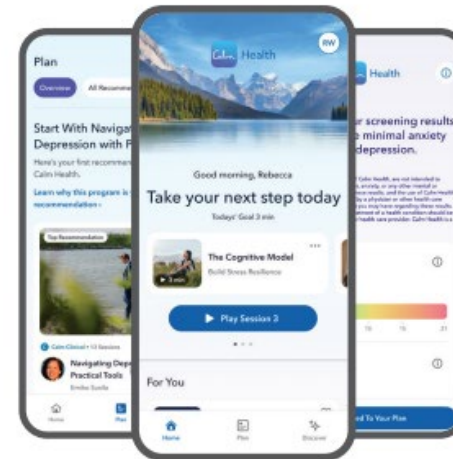
### Resources to help support your mental health

To help tailor your Calm Health experience, you'll begin with a short mental health screening. Then, Calm Health will suggest certain programs for you to consider based on where you are in your well-being journey.

### Tap into tools and support

The Calm Health app brings you a library of support – including mindfulness content and programs created by psychologists – for a variety of health experiences and life stages. This information is designed to help you:

- **Learn techniques to improve well-being** – Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- **Work toward goals** – Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body** – Access mental health information and support to help you strengthen the mind-body connection



Scan this code to get started or visit [uhc.app/calm](https://uhc.app/calm)

You'll be prompted to sign in on the UnitedHealthcare® app or at [myuhc.com](https://myuhc.com)® first. If you don't have an account, select Register to create one.

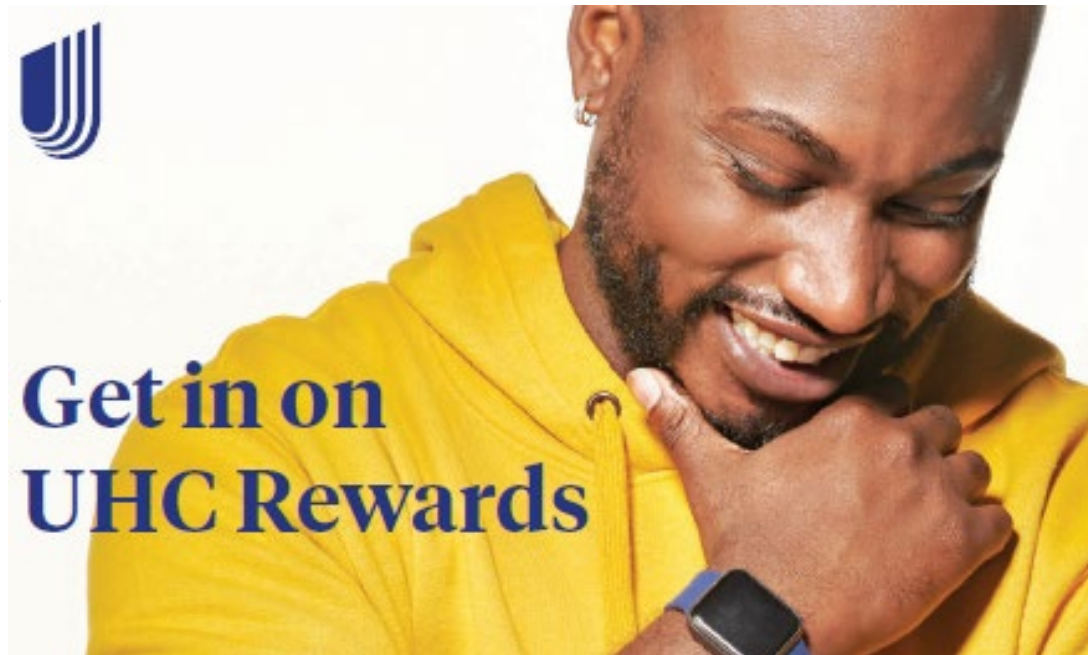


# UHC Rewards

**United Healthcare's health plan comes with a 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](https://myuhc.com)<sup>®</sup>**

# UHC Rewards

## How to get started

UnitedHealthcare plan members can register and get started with UHC Rewards in 2 ways—through the **UnitedHealthcare app** or [myuhc.com](https://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](https://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](https://myuhc.com)®

# UHC Rewards

## How to 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

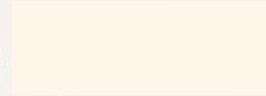


## Steps to redeem rewards

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.

# 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 based on your fitness level and interests.



#### In the kitchen

Get groceries and household essentials delivered to your home. We make it easy to plan for everything you need to enjoy delicious, nutritious meals.



#### 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



## Get healthier, at no additional cost to you

### Get healthier, at no additional cost to you

Real Appeal is a proven weight management program designed to help you get healthier and stay healthier. It's available to you at **no additional cost** as part of your benefits.

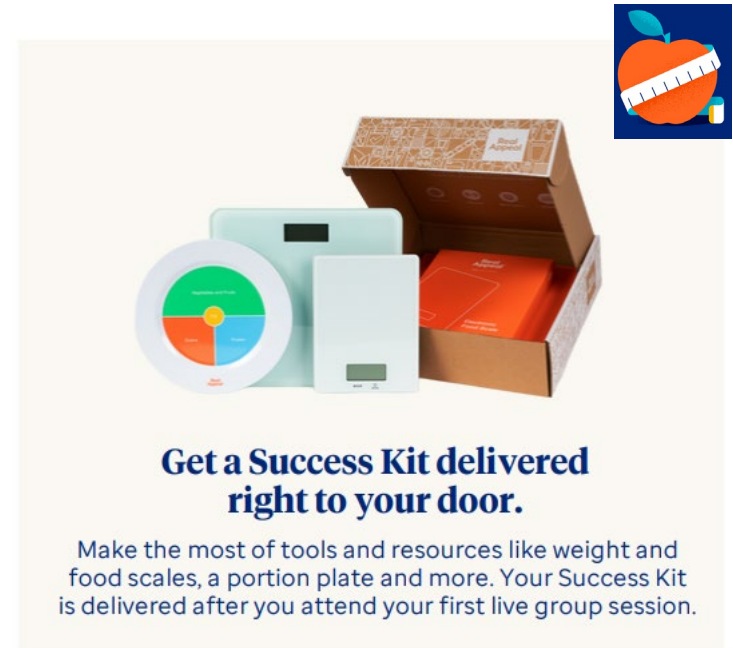
### Take small steps toward healthier habits

Set achievable nutrition, exercise, and weight management goals that keep you motivated to create lasting change. Track your progress from your daily dashboard, too.

### Support and community along the way

Feel supported with personalized messages, online group sessions led by coaches, and a caring community of members.

**Join today by scanning this code or go to [enroll.realappeal.com](https://enroll.realappeal.com)**



**Real  
Appeal**



# Additional programs designed for better health

# Doula Support – NEW!

## Get support for your precious delivery

Doula Support provides reimbursement for trained doula service expenses incurred by eligible covered individuals.



### Informational support:

- Pregnancy risk factors and warning sign education
- Birth planning
- Lactation support
- Community resource navigation

### Physical support:

- Labor pain support and positioning

### Emotional support

- Coaching
- Advocacy
- Companionship



### Reimbursement program for trained doula services

Doula Support will reimburse eligible covered persons up to a maximum dollar limit specified in your plan documents for trained doula services. Participants can:

- Choose any trained doula they want
- Engage with their doula in a variety of ways, which may include in person or by phone, text, email or virtual meeting
- Access downloadable reimbursement form on [myuhc.com](https://myuhc.com) and mail in to the address on the back of your ID card



### Educational resources

To help interested individuals learn more, Doula Support shares information on [myuhc.com](https://myuhc.com) about what a doula is, services a doula may offer, potential advantages of doula assistance and suggestions on finding a doula.



### What is a doula?

A doula is a nonlicensed, nonclinical birth coach who provides emotional, educational and physical support to a mother before, during and after labor.

# Virtual Behavioral Coaching

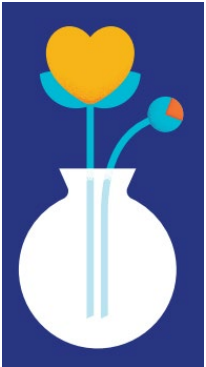
**How you feel matters.  
How you cope matters, too.**

With Virtual Behavioral Coaching included as part of your health plan benefits, you have support of a coach on your side.

## Virtual coaching is here for you

Gaining control of worries. Facing tough challenges head-on. Releasing tension. Virtual Behavioral Coaching is ready to help you move forward with a tailored-to-you coaching program, including:

- Confidential, convenient weekly 1-on-1 sessions with your dedicated coach
- Discover practical coping strategies and personalized techniques to help you manage stress, build resilience and navigate challenges
- Work with your coach to set meaningful goals and take positive steps toward feeling better



**Learn more**

Virtual Behavioral Coaching is now powered by Optum Behavioral Care, please call **1-866-287-1802** to get started



## A way to feel less stress for \$0 cost-share

Virtual Behavioral Coaching is included in your health plan at no additional cost.

## The path to quitting starts here



Make this quit attempt your last with 24/7 support



### 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



Learn more at [quitnow.net](https://quitnow.net) or scan the QR code.

1-866-QUIT-4-LIFE (866-784-8454)

Quit For Life is available to eligible members at no additional cost as part of your health benefits. The Quit For Life program is educational in nature and is not a substitute for medical advice. Administrative services provided by UnitedHealthcare Services, Inc. or their affiliates. Insurance coverage provided through UnitedHealthcare Insurance Company or its affiliates. © 2025 UnitedHealthcare Services, Inc. All Rights Reserved. 332-4QFLY25

# Reminder...

## New HMO ID Card –

Please be sure to share your **new HMO ID card** with all of your healthcare providers to ensure smooth and accurate processing of your benefits.

## Coordination of Benefits-

- Primary Plan- the plan that covers the individual as an employee
- Secondary Plan- the plan that covers the individual as a spouse/dependent
- Children covered by two health plans- the “birthday rule” applies to children covered by two employer group health plans. The plan covering the parent whose birthday falls first in the year will pay primary; the other parent’s plan becomes the secondary payor.
- HMO and PPO do not coordinate

Understanding how your plans coordinate coverage is essential to avoid unexpected costs.



# Questions ?

