



New Year's Message from DWP Retired Employees' Association President



Greetings fellow retirees! First, I would like to thank the LADWP Health Plans Administration Office for giving us this opportunity to communicate with you. We retirees are so very fortunate to have such

wonderful healthcare and retirement benefits provided by the Department. These benefits have helped immeasurably in getting through the past few years.

As we all know, it's been a very difficult time, especially for us "old folks" dealing with the COVID pandemic. We've had to

shelter at home for months, wear masks everywhere, social-distance, and get vaccinated four times! Whew, what a tough couple of years. We are hoping that soon things will be back to normal, and we will be able to resume our scheduled retiree meetings and beloved annual picnic.

One very important activity that has continued uninterrupted is the participation of our Benefits Chairman in the LADWP Labor/Management Health Plans Committee, which advises Department Management in benefit negotiations with the carriers. It is through this effort that we are able to ensure that retiree concerns are heard and included in the negotiating process.

Be sure to look for our message on the back side of the Retirement Plan data mailer (retirement check stub) that you receive each month. Also listed are the volunteer Directors of your Association, along with our home phone numbers. We wish you all good health and happiness in the new year.

Dolores Foley, President

Helpful Tidbits from Water And Power Community Credit Union

Your credit union wants to help you make your retirement life easier and as stress-free as possible. Sometimes, just having helpful information at your fingertips is truly all you need. Our first installment is below. If there is a particular topic you would like to see covered, please let us know.

Shredding documents as soon as it is safe to do so helps create a clutter-free environment. How long to hold onto paperwork is always something that everyone wonders about. Here some very helpful suggestions from the Federal Trade Commission:

- **Shred Immediately:** Sales receipts, ATM receipts, paid credit card statements, paid utility bills, expired warranties, credit offers and

cancelled checks (that are not tax-related)

- **Save for 7 years:** Tax-related receipts, tax-related cancelled checks, W-2s and records for tax deductions taken
- **Save for a year:** Pay stubs, bank statements, paid and undisputed medical bills
- **It depends:** Auto titles (keep as long as you own the vehicle); home

deeds (keep as long as you own the property); disputed medical bills (keep until resolved); and home improvement receipts (keep until you sell your home and pay any capital gains taxes)

- **Keep forever and lock up:** Birth certificates, social security cards, marriage or divorce decrees, citizenship papers, adoption papers, death certificates and tax returns.

Helpful Tidbits from WPCCU continued

Many of you may be thinking about down-sizing, moving, or just fixing up your house. Here are some helpful suggestions from our Real Estate Department:

If you have to choose between “making it pretty” or fixing maintenance issues, remember that buyers and their agents rarely fall for putting “lipstick on the you know what.” Fix the leak before you paint. Here’s a list of items every real estate agent looks at:

- Roof and attic—how old is the roof; are there any signs of water leaks?
- Electrical—does everything work and what’s the condition of the fuse panel?
- Plumbing—is the water pressure up to standards; how old is the water heater?
- HVAC—is everything working; how old is the heater and the air conditioning unit?
- Windows—any cracked glass or fogged double panes?

Many sellers lose money by overspending on the upgrades. A good rule of thumb is not to make the home THE nicest on the block, but one of the nicest. Some suggestions:

Exterior

- Replace the garage door
- Add a patio/deck (use woods less expensive than composite)
- Don’t overlook landscaping for curb appeal. Clean up the yard to make it look like it’s maintained
- Ensure porch and walkway are in good repair

Interior

- Add a fresh coat of paint (a neutral color is best)
- Install new baseboards
- Flooring—replace or just add a new area rug
- Install newer interior doors
- Do a minor kitchen upgrade—new sink, faucet, backsplash, drawer/ cabinet hardware
- Remodel the master bathroom with midrange cost items such as a new vanity, faucet, and backsplash

We’re here to help! Should you have questions about our products and services or have suggestions for future topics to cover, please contact us at 213-580-1600.

Save More by Visiting an In-Network Dentist

United Concordia Dental offers a nationwide network that makes it easy to find an in-network dentist. And when you stay in network, you’ll enjoy benefits like:

- Lower out-of-pocket costs.*
- High-quality care. Dentists have their credentials verified and receive on-site inspections.
- Time savings. Most in-network dentists file claims for you, so you don’t have to deal with paperwork.
- Follow these steps to find an in-network dentist:
- Visit UnitedConcordia.com.
- Click on Find a Dentist.
- Type in an office location or dentist’s name.

- Select your network from the drop-down list. Your network is Alliance.
- You can sort by dentist type, distance, gender, language, and county.

What If I Go Out Of Network?

You have the flexibility to see an out-of-network dentist, but you’ll usually pay more out of pocket. You may also have to file claims yourself.

Scan to find an Alliance in-network dentist



*In-network dentists are required to accept full reimbursement from United Concordia for covered services and to bill member only for applicable deductibles, coinsurance, and/or amounts exceeding contractual maximums.

Contacts

LADWP Health Plans Administration Office

Our current office hours are 8:00 a.m. to 3:00 p.m. Monday through Thursday. If we are unable to assist you in person, please contact us as follows:

Phone: (213) 367-2023, (800) 831-4778 Monday–Friday, 7:00 a.m. – 4:00 p.m.

Fax: (213) 367-2078

Email: healthplans@ladwp.com

Website: <https://eBenefits.ladwp.com>

Mailing Address:

111 N. Hope Street, Room 564
Los Angeles, CA 90012

IBEW Local 18 Benefit Service Center

Phone: (800) 842-6635
(818) 678-0040

Email:

local18@mybenefitchoices.com

Website:

www.mybenefitchoices.com/local18

Mailing Address:

9500 Topanga Canyon Blvd.
Chatsworth, CA 91311

Retiree Health Spotlight



Retiree Richard Deloach sailing on a catamaran and stopping for lunch at King Lewey’s in Belize.

Send a photo of yourself doing a healthy activity, and you may be featured in an upcoming newsletter! Email your best shot to healthplans@ladwp.com.

Health Plans Office Staff Spotlight



Name: Justin Villanueva
 Position: Sr. Administrative Clerk
 Phone: 213-367-2023
 Email : healthplans@ladwp.com
 LADWP Hire Date: April 2, 2018
 Retirement Goals: Travel and eat authentic cuisine all around the world.

I came into the Health Plans Office in August of 2022, so I am still very new to the section, but the welcoming environment makes it feel like I have been here for much longer. I started in the Los Angeles Police Department as a Police Service Representative and came to Department of Water and Power as a Senior Administrative Clerk. I still have a long while until retirement, but that doesn't mean I haven't thought about what I want to do yet! I love traveling and cooking, so the thing I am looking forward to the most in retirement is visiting many countries and seeing how their food tastes in its most authentic way. I also recently started camping and in retirement, I hope to travel to all 50 states to see how diverse our country is.

Tomato Bisque Soup

- 1 tablespoon extra virgin olive oil
- 1 cup onion, diced
- ½ cup celery, diced
- ½ teaspoon kosher salt
- 3 cloves garlic, chopped
- 32-48 ounce container chicken broth
- 28 ounce can crushed San Marzano tomatoes
- ½ teaspoon paprika
- ½ teaspoon freshly ground black pepper
- ¼ teaspoon cayenne pepper
- 3 tablespoons uncooked jasmine rice
- ½ cup non-fat or 1% milk (or milk substitute)
- salt and freshly ground black pepper to taste
- 2 tablespoons fresh basil leaves, chiffonade cut
- 2 tablespoons heavy whipping cream

Heat olive oil in a large pot over medium heat; cook and stir onion and celery with a pinch of salt until onion is translucent, 5 to 8 minutes. Stir in garlic and cook until fragrant, about 1 minute.

Pour chicken broth and tomatoes into onion mixture. Bring to a simmer and season with paprika, black pepper, and cayenne pepper. Turn heat to low and stir rice into soup; skim foam occasionally and simmer until rice and vegetables are very tender, 35 to 45 minutes.

Blend soup with an immersion blender in the pot until smooth. Whisk 1/2 cup cream into soup and adjust levels of salt, cayenne pepper, black pepper, and sugar. If soup is too thick, add more broth; if soup is too thin, cook, stirring constantly until reduced and slightly thickened, about 10 minutes. Ladle into warmed bowls; garnish each bowl with a drizzle of cream and top with about 1 teaspoon chopped basil. Serves 8-10.

FUN FACT: The biggest tomato fight in the world happens each year in the small Spanish town of Buñol. The festival, called La Tomatina, involves 40,000 people throwing 150,000 tomatoes at each other



Nutrition Facts

Servings: 8-10

Amount per serving

Calories	150
	% Daily Value*
Total Fat 3.9g	5%
Saturated Fat 0.8g	4%
Cholesterol 1mg	0%
Sodium 1186mg	52%
Total	7%
Carbohydrate 19.8g	
Dietary Fiber 5.2g	19%
Total Sugars 10.1g	
Protein 9.3g	
Vitamin D 11mcg	53%
Calcium 109mg	8%
Iron 3mg	15%
Potassium 290mg	6%

*The % Daily Value (DV) tells you how much a nutrient in a food serving contributes to a daily diet. 2,000 calorie a day is used for general nutrition advice.

Recipes analyzed by **verywell**



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WINTER 2023

The Good Life!

Health Plans Office Retiree Newsletter

