



# The Good Life!™

## Health Plans Office Retiree Newsletter

WINTER 2022



## Messages from the Health Plans Office



As we approach the two-year mark of this global pandemic, we truly hope you and your loved ones find yourselves in good health and remain safe during the new year!

The Health Plans Office continues to provide excellent service to LADWP retirees and their families. We had another successful Open Enrollment in 2021, even though we were not able to provide any in-person visits at our JFB office.

Members may contact Health Plans staff by telephone or email. We also have our ebenefits website (<https://ebenefits.ladwp.com>) with information that is accessible 24/7.

I am pleased to announce we recently made some key staff appointments: Jason Perez, our new Manager of Employee Health Plans and Services, and Angela Taylor, our new Supervisor of the Health Plans Office. Under the leadership of Mr. Perez, Ms. Taylor and Mr. Lindsey Ikuta, Assistant Manager of Health Plans, we enter 2022 with a sense of renewed optimism, and maintain our steadfast commitment to providing the very best service possible to you and your dependents in the years to come.

Wishing you a wonderful New Year and please continue to enjoy *The Good Life!*

**Thomas Simonovski**  
**Director, Employee Health Plans and Services**



I am honored and privileged to be the new Manager of Employee Health Plans and Services over LADWP's Health Plans Office. Despite the continuing challenges related to the COVID-19 pandemic, Health Plans has adjusted to the new normal by using technology to enthusiastically serve members in innovative ways, all while dealing with the departure of key staff.

It is my sincere hope that you will enjoy this latest issue of your retiree newsletter, *The Good Life!* We value beyond measure the dedicated

service that you, the esteemed retired members of our LADWP family, provided to the City of Los Angeles during your years of active service. Your work not only kept Los Angeles' lights on and water flowing, but also contributed to the rich, storied legacy of LADWP, the nation's largest municipal utility. This installment of *The Good Life!* contains information, resources and tips related to financial wellness from the Water and Power Community Credit Union, which we hope will prove useful to you during your well-deserved retirement years.

On behalf of everyone in Health Plans, we wish you a very healthy, happy and prosperous new year!

**Jason M. Perez**  
**Manager, Employee Health Plans and Services**

# Financial Wellness Tips from the Water and Power Community Credit Union (WPCCU)

## Tackle Your Future Head On

At WPCCU, we care about your financial wellness and future well-being. That's why we've provided some tips and resources to tackle the road ahead.

### Sunrise Circuit

Your retirement years deserve a no-nonsense program that simplifies your life. Sunrise Circuit gives you all the tools you'll need to make the most of your golden years. Program benefits include special dividend rates, checking account privileges and other free services. There are no fees to belong to Sunrise Circuit and it's simple to qualify. Contact WPCCU at 800-300-9728 for complete details.



---

**Water and Power Community Credit Union**

---

## Important Documents

While a person is of sound mind and body, it's important to assemble the documents below so their wishes will be carried out if they become physically or mentally unable to make their own decisions.

These documents should be kept in a secure place at home and in a safe deposit box, and your agent(s) should have a copy. You will need witnesses to your signature and the documents may need to be notarized as well; requirements vary by state and by document.

A trusted friend, relative, attorney or financial professional should also know where these documents are kept. If a major change occurs in your personal situation, you should review these documents and update them as necessary.

In addition to these key documents, you may want to make sure you have enough life insurance to provide for any dependents and possibly to cover your final expenses. If you are still working, disability

income insurance can help protect your ability to pay your bills and provide for your family if you become unable to work for several months or longer.

- **Financial Documents:** A financial power of attorney, a will, and possibly a living trust allow you to decide how others should handle your assets when you are no longer able to.



### Investment Services

Keep your retirement on track with the assistance of professionals. At WPCCU, our CFS Financial Advisors available through CUSO Financial Services, L.P.\* can provide you with insight and guidance based on an understanding of your unique situation. Schedule a complimentary, no-obligation financial review at <https://wpccu.cusonet.com/team>.

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members. Atria Wealth Solutions, Inc. ("Atria") is a modern wealth management solutions holding company. Atria is not a registered broker-dealer and/or Registered Investment Advisor and does not provide investment advice. Investment advice is only provided through Atria's subsidiaries. CUSO Financial Services, LP is a subsidiary of Atria.



- **Power of Attorney:** A financial power of attorney document designates an agent, also called an “attorney in fact,” to carry out financial tasks and decisions on your behalf such as paying your bills and taxes, managing your investments, operating your business and selling your home. Your agent can also be authorized to create a trust, transfer your assets into it and make gifts on your behalf. A spouse, friend, adult child or trusted financial professional can serve as your agent. This individual should be trustworthy and skilled with money management and have the time and willingness to take on the task.
- **Will:** A will lays out your wishes for the distribution of your assets and personal possessions after you pass away. It also establishes who should care for your minor children, adult dependents and pets, if any, and how you want your aftercare to be handled.
- **Living Trust:** Establishing a living trust allows you to avoid the expensive and public process of having your will reviewed by a probate court, though you should still have a will as a backup. The older and wealthier you are, the more likely you are to become unable to manage your own affairs. You can appoint yourself as the trustee and designate a successor, such as a spouse or child, to take over managing the trust if one or two physicians certify in writing that you have become incapacitated.
- **Medical Documents:** Because of medical privacy laws, you must state in writing who can access your medical records through a HIPAA authorization form available from your doctor. To truly provide for your health care if you become unable to make your own decisions, however, you’ll need to complete additional paperwork.

- **Living Will or Advance Directive:** A living will or advance directive lets your loved ones and health care providers know your preferences regarding end-of-life care. You can use a living will to formalize your wishes for whether and under what conditions you would want to be placed on a ventilator or given a feeding tube and whether you wish to be kept alive if you have no detectable brain activity. A living will merely expresses your wishes and is not a legal order. To ensure that your wishes are carried out, you need to formally appoint someone to make medical decisions on your behalf.

- **Health Care Proxy:** A health care proxy, also called a health care surrogate or power of attorney for health care, makes health care decisions on behalf of a patient who cannot. These decisions might include whether

to refuse or agree to certain treatments, whether to change doctors, whether to start or continue life support, whether to end life in hospice care or in the hospital, and whether to donate organs. As with a financial power of attorney, you can set up a health care power of attorney to be either durable or springing. You should make sure your agent is willing to carry out your wishes, and you should designate a successor in case this person cannot fulfill their duties.

- **Do Not Resuscitate (DNR) Order:** Individuals who do not want to receive cardiopulmonary resuscitation (CPR) if their heart stops beating or if they stop breathing should complete a DNR with their health care providers to be included in their medical chart. While CPR can save lives, it can also have complications such as cracked ribs, damaged airways, internal bleeding and brain damage, and it may not be a desirable option for terminally ill patients.

### Ensuring That Your Wishes are Implemented

It is not enough to create these formal documents and select the people who will manage your affairs if you become unable to. Be sure your loved ones are aware of the documents in addition to giving copies of the signed forms to your agents and your health care providers.

Those who are concerned about the potential for abuse when giving so much financial and medical control to another person can limit their risk by implementing safeguards. If you are concerned, consider selecting two agents who must act jointly to sign checks or having an independent accountant, financial professional, or attorney oversee the agent.

## Professional Help

A financial professional can help advise on a plan for handling your assets and estate. And an estate planning or elder law attorney can help draw up initial documents in accordance with state laws and can help to revise documents in the event that the principal gets divorced or moves to another state or a previously appointed agent becomes unable or unwilling to serve. The American Bar Association's website <https://www.americanbar.org> offers guidance on how to find and select an attorney. Families who cannot afford professional help should consider contacting their local legal aid office or researching online.



Planning ahead can help safeguard your financial future and that of your family. We encourage you to contact us at 800-300-9728 should you have any questions about your WPCCU accounts or if you need additional assistance.



## Retiree Health Spotlight: Linda Hurst

Riding along the  
Deschutes River,  
Oregon.



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](mailto:healthplans@ladwp.com).



## Health Plans Office Staff Spotlight



Name: **Angela Taylor**

Position: Principal Clerk Personnel

Phone: (213) 367-2023

Email: [Angela.Taylor@ladwp.com](mailto:Angela.Taylor@ladwp.com)

LADWP Hire Date: April 2016

Retirement Goals: Travel and anything that supports my overall wellbeing!

Hello! I am excited to be the new Principal Clerk Personnel in the Health Plans Office! I have the privilege of working with an amazing group of men and women who manage active and retired members' health and dental benefits. Over the course of my career, I have worked in several City Departments including: General Services, LACERS, LAPD, LADBS and LAWA. Outside of work, I am active in my church and support several outreach ministries. I also enjoy spending time with family and friends and traveling. Every year, I try to experience a new adventure. Parasailing is next!



## Stay Fit in the New Year

It's that time of year! You may be looking to shed a few pounds after indulging in those yummy holiday meals and treats. Your Department-sponsored health plans have you covered with free gym membership or home fitness tools to assist you with your weight loss goals.



### Silver & Fit

Kaiser Permanente Senior Advantage Medicare health plan members get free gym membership at participating gyms or home fitness kits. The Silver&Fit program can help you stay fit and thrive. To choose a gym, visit [www.silverandfit.com](http://www.silverandfit.com). (Must be a Kaiser Permanente Senior Advantage member and have Medicare Part B assigned to Kaiser Permanente)

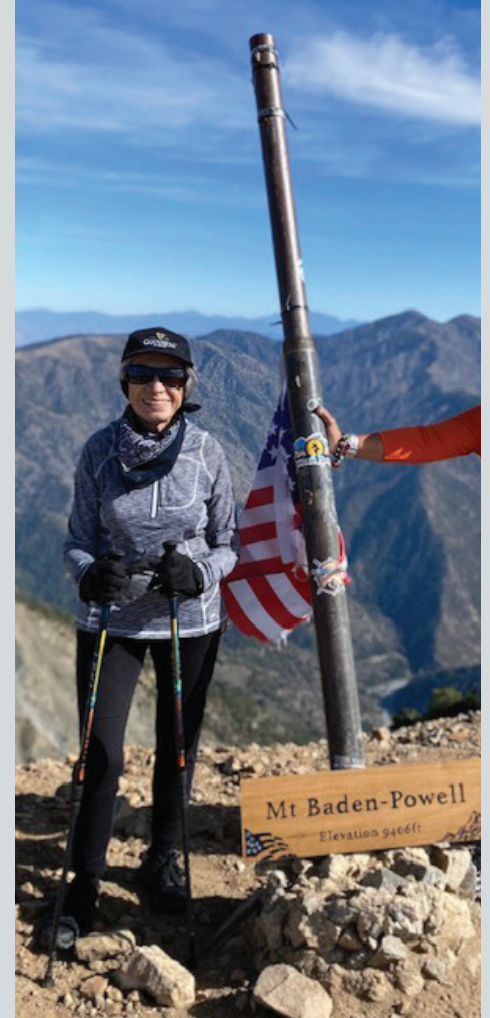
### SilverSneakers® Fitness Program

Available at no cost for UnitedHealthcare members to help you stay physically fit and active. Includes basic gym membership and tools for home fitness. Learn more at [www.silversneakers.com](http://www.silversneakers.com). (For UHC Medicare Advantage HMO with Medicare Parts A and B and for UHC Medicare Advantage PPO)

Refer to your Retiree Benefit Guide for these and other plan features to help you stay fit.



## Retiree Health Spotlight: Elisa Van Vlear



### Hiking Baden-Powell, Elevation 9400 ft.



An avid hiker, Elisa recently completed the Baden-Powell hike with her daughter Paula. It is one of the more popular hikes in the Angeles National Forest; 41 switchbacks will take you to the summit of one of the highest peaks in the San Gabriel Mountains, where you can get a 360 degree view of the L.A. basin and Mojave desert.

## COVID-19 Resources and Info



### UnitedHealthcare

- Medicare retirees: FDA-authorized COVID-19 vaccines are covered at \$0 cost-share to you through the national public health emergency period.
- Early retirees: FDA-authorized COVID-19 vaccines are covered at \$0 cost-share to you through the national public health emergency period.
- Medicare retirees: You should provide your Medicare Advantage member ID card when getting a COVID-19 vaccine. Visit [www.UHCRetiree.com](http://www.UHCRetiree.com) to find resources about vaccine availability for your area or to watch a short video and learn more about what to expect when you get the COVID vaccine, why it's important, and to hear the experiences of those getting and giving the vaccine.
- Early retirees: Visit [www.myUHC.com](http://www.myUHC.com) to find vaccine support resources and vaccine availability for your area
- COVID-19 testing and testing-related services are \$0 cost-share through the national public health emergency period.
- COVID-19 treatment cost-sharing will be according to your benefit plan.

- Medicare retirees: You also have expanded access to virtual visits (telehealth) through the national public health emergency period. For additional details, sign in to your online account at <https://www.medicare.uhc.com/retiree>

### Kaiser Permanente

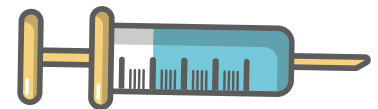
- For the latest vaccine information, eligibility, and scheduling, visit <http://kp.org/covidvaccine> or call our vaccine hotline at 1-855-550-0951 (TTY 711), 24 hours a day, 7 days a week. Members and nonmembers can also call 1-833-KP4CARE 1-833-574-2273 (TTY 711) for appointments at Kaiser Permanente facilities.
- To get tested for COVID-19, visit <http://kp.org/evisits> and choose "COVID-19, Cold, Flu, Cough: Advice and Testing" and follow the prompts to schedule a test.
- Members and nonmembers can also call 1-833-KP4CARE 1-833-574-2273 (TTY 711) for COVID-19 vaccine or test appointments at Kaiser Permanente facilities.
- My Turn is an easy way to search for available appointments at many locations in your area, including

select Kaiser Permanente facilities, vaccination hubs, and other sites. Visit <https://myturn.ca.gov> to check your eligibility.

### Additional COVID-19 Resources

Los Angeles County Department of Public Health  
<http://publichealth.lacounty.gov>

Centers for Disease Control and Prevention (CDC) [www.cdc.gov](http://www.cdc.gov)



## Contacts

### LADWP Health Plans Administration Office

In response to COVID-19 and the practice of social distancing, the public counter may be closed. 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](mailto: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](mailto:local18@mybenefitchoices.com)

**Website:**  
[www.mybenefitchoices.com/local18](http://www.mybenefitchoices.com/local18)

#### Mailing Address:

9500 Topanga Canyon Blvd.  
Chatsworth, CA 91311

# Winter Soup Recipes

## Vegetable Chowder

- 1 large sweet potato, peeled
- 2 tablespoons canola or grapeseed oil
- ¾ cups celery, diced 1 carrot, diced
- ½ red bell pepper, diced
- ½ cup onion, minced
- 2 garlic cloves, minced
- ¼ cup flour
- 1/4 teaspoon ground black pepper
- 1 teaspoon Worcestershire sauce
- 1 teaspoon hot sauce
- ¾ cups corn, frozen or fresh
- ¾ cup peas, frozen or fresh
- 1 cup coconut milk
- 1 cup vegetable broth

Peel the potatoes, dice and rinse potatoes. Place a large pot of water on the stove and bring to a boil. Place the potatoes into the pot and boil for 20 minutes.



In a stock pot put the oil in the pan on medium-high setting. After about a minute, add celery, carrot, bell pepper and onions cook until translucent, not browned. Then add the garlic, cook about 1 minute. Add flour, cook another minute. Remove from heat. Add the Worcestershire, hot sauce, coconut milk, corn, peas and the cooked potatoes. Cook on medium-high heat stirring continuously until it just comes to a boil. Then remove from heat, pour into bowls and serve. Serves 8-10.

### Nutrition Facts

Servings: 10

Amount per serving

Calories	141
% Daily Value*	
<b>Total Fat</b> 8.9g	11%
Saturated Fat 5.4g	27%
<b>Cholesterol</b> 0mg	0%
<b>Sodium</b> 113mg	5%
<b>Total Carbohydrate</b> 13.9g	5%
Dietary Fiber 2.6g	9%
Total Sugars 3g	
<b>Protein</b> 2.8g	
Vitamin D 0mcg	0%
Calcium 19mg	1%
Iron 1mg	7%
Potassium 330mg	7%

\*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.

Recipe analyzed by **verywell**

## Vegetable Barley Soup

- 1 large white turnip peeled and diced
- 2 large carrots, peeled and diced
- 1 small red onion, chopped (½ C.)
- 8 oz mushrooms, cleaned & sliced
- 2 zucchini, chopped
- ½ teaspoon black pepper
- ½ teaspoon thyme, dried
- 4 cups water or vegetable broth
- 1 cup barley
- 10 oz green beans, frozen or fresh
- 1 can (28oz) diced tomatoes
- 2 tablespoons dill, dried

In a large pot, add vegetable oil, turnips, carrots, onion, mushrooms and zucchini and cook until tender but not browned. Add pepper and thyme; cook another minute. Add broth, water and barley; cook on high heat



for about 5 minutes. Add green beans and tomatoes and simmer for about 20 minutes. Stir in dill, ladle into soup bowls. Serve. Serves 8-10.

### Nutrition Facts

Servings: 10

Amount per serving

Calories	136
% Daily Value*	
<b>Total Fat</b> 1.3g	2%
Saturated Fat 0.3g	1%
<b>Cholesterol</b> 0mg	0%
<b>Sodium</b> 507mg	22%
<b>Total Carbohydrate</b> 26.4g	10%
Dietary Fiber 6.5g	23%
Total Sugars 6.3g	
<b>Protein</b> 7.1g	
Vitamin D 82mcg	408%
Calcium 77mg	6%
Iron 3mg	19%
Potassium 672mg	14%

\*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.

Recipe analyzed by **verywell**



**Los Angeles  
Department of  
Water & Power**

PRESORTED  
FIRST CLASS  
US POSTAGE PAID  
LOS ANGELES CA  
PERMIT #16922

**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



**INSIDE:**

- Messages from the Health Plans Office ..... 1
- Financial Wellness Tips ..... 2
- Retiree Health Spotlight: Linda Hurst ..... 4
- Health Plans Office Staff Spotlight ..... 4
- Fit in the New Year ..... 5
- Retiree Health Spotlight: Elisa Van Vlear ..... 5
- COVID-19 Resources and Info ..... 6
- Contacts ..... 6
- Winter Soup Recipes ..... 7

**The Good Life!**  
Health Plans Office Retiree Newsletter  
WINTER 2022

