

# Benefit News for Retirees

## 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)

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



### Online 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 questions. Please visit <https://ebenefits.ladwp.com/Home/RetireesBenInfo> to view the schedule and to obtain the weblink and/or dial-in phone number.

### 2021 Open Enrollment Highlights – What You Need to Know:

- No major health changes to LADWP-sponsored Kaiser, Health Plan of Nevada, UHC PPO (pre-65), UHC PPO Medicare Advantage Plan or UHC Medicare Advantage HMO plans. No major changes to LADWP-sponsored dental plans.
- Review the subsidy and premium rate changes for the 2021-2022 plan year. This information is available in the **2021-2022 Retiree Benefit Guide** that will be mailed in mid-April to your address on file. The Benefit Guide will also be available online at <https://ebenefits.ladwp.com>
- **Important reminders regarding the Medicare Part B Reimbursement Program:**
  - ◇ **Reimbursement is not automatic**, it is your responsibility to enroll. Enrollment in the Reimbursement Program is not automatic and must be renewed annually.
  - ◇ You must submit your **Annual Award Letter** from the Social Security Administration by **January 31st** each year to participate
  - ◇ **LADWP will not make retroactive payments.** See page 4 of this newsletter for more information
- **Important reminders about the Group Payment Program:**
  - ◇ **If you do not receive a Social Security check** you may make arrangements to have LADWP pay Medicare Part B premiums to the Centers for Medicare and Medicaid Services (CMS) on your behalf
  - ◇ **Enrollment in Group Payment is not automatic**
  - ◇ You must complete a **Deduction Authorization Form**
  - ◇ You must submit your **Social Security Administration Notice of Premium Payment Due**
  - ◇ **LADWP will not pay retroactively.** See page 4 of this newsletter for more information

**INSIDE:** Important information about the Medicare Part B Reimbursement and Group Payment Programs.

COVID-19, Wellness and Program Resources.

Covering Your Eligible Dependents



## 2021 - 2022 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.

### 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.

## What's New in Your Life This Year?

Did your family change in the last year? Did anyone become eligible for Medicare? A marriage or divorce? 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 is why it is 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 Retiree Benefit Guide* to get the answers to your questions and make your choice for the coming 12 months.

### 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 changes that may be effective July 1, 2021.



**NOTE:** Please review the subsidy and premium rate charges for any changes for 2021-2022.



**IMPORTANT:** It is your responsibility to remove dependents from coverage if they no longer qualify as "eligible dependents."

## What You Need to Know to Get Started with Open Enrollment

**Read your Benefit Guide** — You will receive a copy of the *2021-2022 Retiree Benefit Guide* in the mail. You can also view a copy online by going to: <https://eBenefits.ladwp.com>.

**Know your subsidy** — The maximum monthly subsidy for the 2021-22 Plan year is **\$1,870.87** (Tier 1) and **\$935.44** (Tier 2). The amount of your subsidy is based on your years of service and age at retirement. See the updated table in the *2021-2022 Retiree Benefit Guide* to find the subsidy that applies to you.



If your address has changed, you must notify BOTH, the Retirement Plan Office at **(213) 367-1715** and the Health Plans Office as soon as possible at **(213) 367-2023** or **(800) 831-4778**. Changes in your address may impact your health and dental coverage.

**Note:** Retirees enrolled in an IBEW Local 18-sponsored health or dental plan should contact the IBEW Local 18 Benefit Service Center at **(818) 678-0040** or **(800) 842-6635**, or update their address online at [www.mybenefitchoices.com/local18](http://www.mybenefitchoices.com/local18).

### If you or a covered person in your family is age 65 or older:

- To be covered by an LADWP-sponsored plan, that person must also be enrolled in Medicare Part B.
- To be covered by an IBEW Local 18-sponsored health plan, that person must also be enrolled in Medicare Parts A and B.

See page 3 for more information about Medicare.

### Here's How to Change Your LADWP-Sponsored Coverage

Call the LADWP Health Plans Administration Office *today* at **(213) 367-2023** or **(800) 831-4778** to request the appropriate Enrollment/Change form. LADWP Health Plans Administration Office hours: 7:00 a.m. to 4:00 p.m. Monday through Friday.

### No forms will be mailed to retirees after May 1, 2021.

You can download enrollment forms from the eBenefits internet site <https://eBenefits.ladwp.com>.



**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 Retiree Benefit Guide* has more information about qualifying events).

### Here's How to Change Your IBEW Local 18-Sponsored Coverage

Log onto [www.mybenefitchoices.com/local18](http://www.mybenefitchoices.com/local18) to see your current coverages and/or make changes for the 2021-2022 Plan Year. If you have questions or would prefer to complete a paper form, please call the IBEW Local 18 Benefit Service Center weekdays at **(818) 678-0040** or **(800) 842-6635** between the hours of 8:30 a.m. and 12:00 p.m., and 12:45 p.m. and 5:00 p.m. You may also email your request to [Local18@mybenefitchoices.com](mailto:Local18@mybenefitchoices.com).

**Please note:** You must have been enrolled in an IBEW Local 18-sponsored health or dental plan prior to your retirement to participate.

If, as a retiree, you canceled your IBEW Local 18-sponsored health and/or dental plan, you are able to re-enroll into Local 18 plan(s) during Open Enrollment.

## Switching Between LADWP and IBEW Local 18-Sponsored Plans?

If you are switching between a LADWP and IBEW Local 18 plan, you must cancel your current plan by completing a plan 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:  
[www.mybenefitchoices.com/local18](http://www.mybenefitchoices.com/local18)

 **NOTE:** The plan termination and enrollment forms must be received during the Open Enrollment period.

## 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 eligible dependent's Social Security number and required supporting documentation. So please don't wait until the last day to enroll; make your choices early this year.

Open Enrollment 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 (your *2021-2022 Retiree Benefit Guide* has more information about qualifying events).

## 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 carrier prior to age 26.
- Grandchildren (if your child is also covered)

**See the 2021-2022 Retiree 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."

## Medicare Coverage

### Are You Getting Medicare Coverage This Year?

Most Americans become eligible for Medicare when they reach age 65. Medicare enrollment is handled by the Social Security Administration (SSA), but it is not necessary for you to start receiving Social Security retirement benefits in order to begin your Medicare coverage.

As a retiree, you should contact the SSA about 120 days before your 65<sup>th</sup> birthday to have your Medicare coverage begin on time. When you contact the SSA, you will need to provide proof of your eligibility with documents such as:

- Your Social Security card (or a record of your number)
- Your birth certificate
- Proof of U.S. citizenship or lawful alien status if you were not born in the U.S.
- Military discharge papers
- Last year's federal tax return

Medicare Part A covers hospital expenses, and it is provided at no cost to most people. Medicare Part B covers physician and other expenses, and it requires a monthly premium. When you enroll for Part B, you have a number of options for making payment, including automatic withholding from your Social Security benefits.

 **IMPORTANT:** You must enroll in Medicare at age 65 in order to avoid losing your health coverage.

- To be covered by an LADWP-sponsored plan, a person must also be enrolled and maintain Medicare Part B.
- To be covered by an IBEW Local 18-sponsored health plan, a person must also be enrolled in Medicare Parts A and B.

When you, as an LADWP retiree, enroll on time, your Medicare coverage begins on the first day of the month of your 65<sup>th</sup> birthday. If your birthday falls on the first day of the month, your Medicare coverage begins on the first day of the month before your birthday. For example:

- If your 65<sup>th</sup> birthday is May 10, your Medicare coverage may begin on May 1.
- If your 65<sup>th</sup> birthday is August 1, your Medicare coverage may begin on July 1.

## Can You Get a Medicare Part B Premium Reimbursement?

You and your spouse may be eligible for reimbursement of your Medicare Part B premium if you are:

- A retired employee (surviving and eligible spouses are not eligible for Medicare Part B reimbursements),
- Enrolled in Medicare Part B,
- Receiving a monthly Social Security check, and
- Receiving an LADWP subsidy toward the cost of your health care plan that is equal to or greater than the cost of your health plan premium plus the cost of your Medicare Part B.
- The benefit will become effective the first of the following month after your request and all required supporting documents are received. The benefit is not automatic and will not be made retroactively.

- You must submit your Social Security Administration Annual Award Letter by January 31st each year to be eligible for reimbursement.

See your *2021-2022 Retiree Benefit Guide* or contact the Health Plans Administration Office for more details.

If you are eligible for enrollment in either group payment or reimbursement, you must request it by completing the appropriate form and submitting the required supporting documents. The benefit will become effective the first of the following month after the Health Plans Office receives your enrollment request and supporting documents. The benefit is not automatic and will not be made retroactively.

**!** **NOTE:** If you are currently enrolled in the Medicare Part B Reimbursement program, **benefit renewal is not automatic.** You will need to forward a copy of your Annual Award Letter from the Social Security Administration (SSA), prior to January 31<sup>st</sup> to the LADWP Health Plans Administration Office.

LADWP does not pay for Medicare Part A for those retirees who must pay a premium for this coverage.

## Medicare Part B Reimbursement Reminders

1. It is your responsibility to enroll in or request the LADWP to renew your Medicare Part B reimbursement. Annual Award Letters should be received in the LADWP Health Plans Administration Office on or before January 31 of each year to ensure continued benefits. A reminder notice will be sent to notify you to submit your annual award letter.

**Medicare Part B reimbursement eligibility is not guaranteed. Please check with the LADWP Health Plans Administration Office to determine eligibility.**

2. Income Related Monthly Adjustment Amount (IRMAA) — It is imperative that you and your spouse provide the annual IRMAA notification to the LADWP Health Plans Administration Office by January 31 of each year. Failure to do so may result in a benefit reduction.
3. LADWP will not make retroactive payments or reimbursements.

## Group Payment

If you do not receive a Social Security check, you may make arrangements for your Medicare Part B premiums to be paid directly to the Centers for Medicare and Medicaid Services (CMS) on your behalf. To start this process, contact the LADWP Health Plans Office at **(213) 367-2023** when you receive the Notice of Premium Payments Due statement from CMS to request the necessary form to enroll in group payment. The benefit will become effective the first of the following month after your request and all required supporting documents are received. The benefit is not automatic and will not be made retroactively.

For questions regarding the Medicare Part B Reimbursement or Group Payment, please contact the LADWP Health Plans Administration Office at **(213) 367-2023** or **(800) 831-4778**.

## Medicare Part D

If you are enrolled in an LADWP or IBEW Local 18-sponsored health plan, you should not enroll in an Individual Medicare Part D Prescription Drug Plan. The prescription drug coverage in LADWP and IBEW Local 18-sponsored health plans is better than most Medicare Part D plans available to Medicare-eligible individuals.

***If you enroll in an Individual Medicare Part D plan on your own, you will lose your LADWP-sponsored or IBEW Local 18-sponsored prescription drug and medical coverage as well as your LADWP subsidy.***

If you receive a Notice of Premium Due billing notice for a premium surcharge for Medicare Part D from the SSA, you are responsible for paying the premium surcharge. Failure to pay the surcharge amount on the billing notice will result in a loss of coverage. LADWP does not pay the Medicare Part D premium surcharge.

## Important Legal Notices

### The Health Insurance Marketplace

U.S. residents who are not yet eligible for Medicare may buy health coverage through the Health Insurance Marketplace. In California, the Marketplace is called Covered California™. Other states may use the federal marketplace at **www.healthcare.gov**, or their own online marketplace. *If you are not yet 65 years old*, 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.
- The LADWP-sponsored and IBEW Local 18-sponsored health plans meet the ACA coverage and affordability requirements, so even if you meet the income requirements, you may not qualify for tax credits or subsidies to help offset the cost of a Marketplace plan.
- You will pay for this coverage directly.

**!** **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 getting married.

### Notice of Grandfathered Status

Most LADWP-sponsored health plans, except the UnitedHealthcare PPO Plans 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](http://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](http://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, smartphone, or tablet for minor conditions or follow-up care. Check with your doctors' office to find out if video visits are available.

#### Telephone Visits

You can get care from a doctor by phone for some minor health conditions that do not require an in-person medical exam. Individuals 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 visits 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](http://www.kp.org/healthybalance) or call **(323) 783-4472**.

#### Silver&Fit

(Must be a Kaiser Permanente Senior Advantage member and have Medicare Part B assigned to Kaiser Permanente)

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 or to receive the home fitness kits visit: [www.silverandfit.com](http://www.silverandfit.com)

#### UnitedHealthcare (UHC)

For more information on UHC resources, visit [www.UHCretiree.com](http://www.UHCretiree.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.UHCRetiree.com](http://www.UHCRetiree.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 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](http://www.uhc.com/fraud) and we'll help you file a report, which could help you and others.

### **Mental Health/Substance Abuse:**

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.

Renew by UnitedHealthcare helps you unlock your unique potential and live your best life — with access to a wide range of resources, such as Renew magazine, brain games, recipes, learning courses, fitness activities, videos and more. Visit [www.UHCRetiree.com](http://www.UHCRetiree.com) to sign in or register and go to the Health & Wellness tab to explore all Renew has to offer.

### **Virtual Behavioral Health Visits**

See a doctor or a behavioral health specialist using your computer, tablet or smartphone. With Virtual Visits,

you're able to live video chat from your computer, tablet or smartphone — anytime, day or night. You will first need to register and then schedule an appointment. On your tablet or smartphone you can download the Doctor on Demand or AmWell apps.

Virtual Behavioral Health Visits may be best for:

- Initial evaluation
- Medication management
- Addiction
- Depression
- Trauma and loss
- Stress or anxiety

Take care of your emotional and mental health with Sanvello. [www.sanvello.com](http://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](http://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.

### **SilverSneakers® Fitness Program**

(for UHC Medicare Advantage HMO with Medicare A and B, and PPO plans A, B and C) Available at no cost to help our retirees stay physically fit and active. Includes basic fitness membership, tools for home fitness (if covered gym is over 15 miles away). Learn more at: [www.silversneakers.com](http://www.silversneakers.com)

### **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](http://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](http://www.NowClinic.com) or NowClinic® app.

### **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 Dispatch Health at **(702) 805-5711** in Southern Nevada or **(775) 442-5870** in Northern Nevada.

## **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](http://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](http://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 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](http://www.livehealthonline.com).

### **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](http://www.liveandworkwell.com) and enter access code: **IBEW18**

Please note, this benefit is separate from the 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	<a href="https://eBenefits.ladwp.com">https://eBenefits.ladwp.com</a>
Carrier	Phone	Website
Health Plan of Nevada	Pre-65: (800) 777-1840	Pre-65: <a href="http://www.healthplanofnevada.com">www.healthplanofnevada.com</a>
Kaiser Permanente	(800) 464-4000	<a href="http://www.kp.org">www.kp.org</a>
United Concordia Dental (DHMO and PPO)	(866) 851-7568	<a href="http://www.unitedconcordia.com">www.unitedconcordia.com</a>
UnitedHealthcare HMO	(800) 624-8822	<a href="http://www.myUHC.com">www.myUHC.com</a>
UnitedHealthcare PPO (pre-65)	(866) 783-7481	<a href="http://www.myUHC.com">www.myUHC.com</a>
UnitedHealthcare PPO Medicare Advantage	(877) 710-3044	<a href="http://www.UHCretiree.com">www.UHCretiree.com</a>
UnitedHealthcare HMO Medicare Advantage	(800) 457-8506	<a href="http://www.UHCretiree.com">www.UHCretiree.com</a>
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	<a href="http://www.mybenefitchoices.com/local18">www.mybenefitchoices.com/local18</a> (RESOURCES for all L18-sponsored benefits)
Carrier	Phone	Website
Anthem Blue Cross HMO and PPO	(800) 227-3771	<a href="http://www.anthem.com/ca/ibewlocal18">www.anthem.com/ca/ibewlocal18</a>
Anthem Blue Cross Owens Valley PPO	(800) 759-3030	<a href="http://www.anthem.com/ca/ibewlocal18">www.anthem.com/ca/ibewlocal18</a>
Optum Behavioral Health	(877) 449-6710	<a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a> Access Code: IBEW18
Guardian Dental	PPO: (800) 541-7846 DHMO: (800) 273-3330	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>