Date: August 1, 2019  
To: JLMBC  
From: Staff  
Subject: 2019 Open Enrollment Communications Campaign Overview for Plan Year 2020

RECOMMENDATION
That the JLMBC receive and file report regarding the 2019 Open Enrollment communications campaign for Plan Year 2020.

DISCUSSION

I. Background

Employee Benefits Division staff are preparing communication materials for the October 2019 (Plan Year 2020) Open Enrollment for the LAwell Civilian Benefits Program (LAwell Program).

Each year’s Open Enrollment is a significant undertaking involving the following essential elements:

- **July 2019** – Finalize premiums and rates for providers of the City’s health, dental, vision, life, disability, and accidental death and dismemberment insurance, employee and family assistance program, and flexible spending accounts and changes in member status and program them into the Third-Party Administrator (TPA) recordkeeping system.
- **August 2019** – Finalize a communications plan and develop the associated materials, including personalized benefit statements for members.
- **September 2019** – Release communication materials to members and complete training of Call Center and testing of online member portal.
- **October 2019** – Execute the Open Enrollment communications campaign for members, including providing educational resources (e.g., webinars/seminars, benefits onsite sessions, etc.) and collecting employee benefit elections.
- **November 2019** – Collect relevant supporting documentation (e.g., marriage and birth certificates), process corrections, and conduct other administrative tasks in connection with finalizing employee elections for the new plan year.
- **December 2019** – Communicate enrollment elections to the City’s benefit service providers and finalize the file exchange between the TPA recordkeeping system and the City’s payroll system.
- **January 2020** – Implement elections in City’s payroll system and resolve recordkeeping and administrative issues.

Following is an overview of the elements of the Open Enrollment communications campaign for the last three years:

- For Open Enrollment 2016 (Plan Year 2017), communications were fully redesigned to introduce the new brand “LAwell” and address major changes to the health and vision providers. After the conclusion of that campaign, staff conducted a limited employee survey regarding the Open Enrollment materials and identified areas for improvement. Survey results indicated a need to simplify the communication materials to assist members in more easily navigating through the different topics and benefit options included in the Open Enrollment materials.
- For Open Enrollment 2017 (Plan Year 2018), communication materials were delivered in a single Open Enrollment guide book which included a benefit overview, color-coded menu with graphic icons, and the personalized enrollment fact sheet. The Open Enrollment packaging was also enhanced to provide a simple 3-step process document to quickly inform individuals on how to use the materials.
- For Open Enrollment 2018 (Plan Year 2019), the Open Enrollment materials remained structurally the same as the prior plan year, but included an increase in the number of Open Enrollment outreach activities. The augmented activity, including providing departmental human resources liaison trainings, increasing the number of lunchtime webinars/seminars, and providing on-site consultation services from Benefits Division staff and health plan member advocates was the result of a Benefits Communications Survey released in the spring of 2018 which identified that a majority of members were interested in more educational material options at a higher frequency and through enhanced access options.

In addition to the Open Enrollment package materials, each year’s Open Enrollment communications campaign includes a number of announcements, reminders, and event notifications. All Open Enrollment materials are mailed to member homes as well as posted on the LAwell Program website.

**II. PLAN YEAR 2020 OPEN ENROLLMENT COMMUNICATION MATERIALS**

Over the past year, staff worked to implement a new TPA recordkeeping system and online benefits member portal. The new system and member portal provide members with an array of new resources and enhanced online services. A large portion of this year’s Open Enrollment campaign is focused on educating members about accessing these new resources and services, and driving online account activity, while building on the communication components that have been developed over the past three Open Enrollment campaign years.
The new benefits member portal officially launched on April 1, 2019 and staff worked with benefits communications consultant, The Segal Company (Segal) to create an announcement guide providing details about the TPA transition and the new benefits member portal. The announcement guide highlights the new service enhancements available on the member portal including the ability to upload documentation, review current benefits coverage and plan information, and review outstanding actions. The guide also encourages members to register their account on the new member portal and take action to perform “anytime events” such as updating beneficiary information and email addresses. Finally, the guide includes a Frequently Asked Questions section to address common questions that members may have regarding the transition and new member portal.

In coordination with City labor organizations, staff customized the guide to add a union or organization logo, if desired. A total of four labor organizations participated and requested that their logo be added to the guide. The announcement guide was mailed to LAwell Program members by July 17. A non-labor organization version of the announcement guide is provided in Attachment A. The informational content provided in the guide is also repeated in this year’s Open Enrollment materials for Plan Year 2020.

An overview of the 2019 Open Enrollment communication materials is provided below.

A. Open Enrollment Announcements and Reminders – The following announcements and reminders are planned for this year’s Open Enrollment communications campaign.

- Open Enrollment “Official” Kick-Off Mailer & “Go Green” Announcement – Although a soft launch already occurred through the mailing of the announcement guide, the Open Enrollment season will officially kick off with an Open Enrollment announcement postcard that is scheduled to be mailed to all members in mid-August, with the goal of kicking off the annual campaign. One of the service enhancements of the new member portal is the ability for members to opt out of paper mail and to receive their Open Enrollment package and all LAwell Program communications online. This feature was not previously available under the prior benefits member portal. Thus, this year’s announcement postcard encourages members to “Go Green” by opting out of receiving printed paper materials mailed to their home address. A sample of this postcard is provided in Attachment B.

Staff also plans to send a Citywide email companion piece, with similar content, to fully grab members’ attention and encourage them to visit the new member portal to select a delivery communications preference prior to Open Enrollment packets being printed. The default communications preference for all members is US mail, and members can change their delivery preference at any time. However, only members who have changed their preference to email as of August 31 will have their Open Enrollment packets sent electronically to the designated email address on file.
• “Go Green” Targeted Reminder – The opt out of paper mail communications preference option was not available when the new benefits member portal launched on April 1, but members who registered could still provide an email address on their account profile at that time. A targeted email to these members will be sent in mid-August, to inform these members that they may now designate a communications preference – US mail (default) or electronic/email.

• Worksite Posters – Two posters are being developed this year as a visual reminder for employees at their physical work location. The first poster introduces Open Enrollment and reminds members to make benefits choices during the Open Enrollment period from October 1-31, 2019. The second poster is still under development and will detail all Open Enrollment events that are scheduled to take place throughout the month of October, as detailed below. Both posters will be displayed in City worksites beginning late September and continuing through the end of October. A sample of the first poster is provided in Attachment C.

• Reminder Postcard – A reminder postcard will be mailed to all members in mid-late October advising them of the need to take action by October 31 for benefit changes effective January 1, 2020.

B. Open Enrollment Package – In the prior two Open Enrollment campaigns, staff worked with Segal to redesign and streamline the Open Enrollment materials to enhance members’ understanding of how to effectively navigate through the package to make enrollment elections. The streamlined package, consisting of multiple pieces, included a visual in each piece to illustrate enrollment as a simple three-step process: 1) review current coverage, 2) review available benefit options in new plan year, and 3) make elections via the Call Center or online. This year, the concept of the 3-step enrollment process is being continued but enhanced with information on how members can utilize the new TPA resources to accomplish this task. Accordingly, a major theme of the 2020 Open Enrollment package is to showcase not only how the materials are best used to make enrollment elections, but also how to easily do so in the new benefits member portal.

A summary of the elements of the Open Enrollment package is provided below.

• CHOOSEwell Enrollment Guide – Provides all information needed for making Plan Year 2020 benefit choices in a single, comprehensive guide. Ease-of-use improvements introduced in prior years are being continued for this year, including the color-coded menu with icon system to draw attention to key elements in each benefits section. Additional information will be added to this year’s guide to introduce and explain online resources and service enhancements that are newly available on the member portal. The draft design of the 80-page guide is still in development, however a sample spread of this year’s design and pages are included in Attachment D.
• **Personalized Benefit Statement** – Provides the personalized benefit options and associated costs per benefit for each member. Customization of this four to six page document was limited by the system capabilities of the prior benefits TPA. The new recordkeeping system through Morneau Shepell (Morneau), however, provides much more enhanced capabilities and options to customize a variety of different types of communications. As previously reported to the Committee in the monthly TPA transition status update report in February 2019, staff worked with Morneau to overhaul all ongoing member communications, including new hire benefit offers and confirmation statements. Building on this progress, staff worked with Segal and Morneau to redesign the content of the Open Enrollment personalized benefit statement to make it more informative, direct, and easy to use. Improvements that were made include:

- Reformatting the statement to include easy-to-read charts summarizing key information such as current benefit options and costs and providing a comparison to what is changing in plan year 2020 (see sample image below);

![Personalized Snapshot](image)

- Adding additional text detail in the statement to highlight important information on how to use each benefit and providing information to members on where to obtain additional detail on coverage levels and costs on benefit service provider websites (see sample image of additional informational text for the dental benefit below); and

![Things to Know](image)

- Highlighting outstanding actions that are required by the employee during Open Enrollment to ensure participation for plan year 2020 (e.g. re-enrolling into tax advantaged spending accounts; see sample images of this required action text below). This effort is further supported by the
“Call to Action” task bar, a new feature in the member portal, which also reminds employees of any pending actions that are required to complete a transaction such as submitting birth and marriage certificates for newly added dependents.

The re-designed statement also replicates the step by step enrollment process that the member will experience when making elections online or through the Call Center. The enrollment process through the member portal begins by requesting members confirm or edit the list of their current family members. Next, the member is directed to review each of their benefit options individually, deciding which family members to be covered in each benefit option. The newly re-designed statement replicates this enrollment process, by providing members their family list to review and then providing an at-a-glance chart to visually illustrate how their benefits cost would change if they take no action or if they make changes. Each benefits section on the statement mirrors the order it appears on the online member portal and also provides information on any plan or structure changes for plan year 2020. A full draft of the re-designed Open Enrollment personalized benefit statement is provided in Attachment E.
• **2020 “What’s New” Highlight Insert** – Provides a simple and direct announcement of the changes to their benefits that members can find for Plan Year 2020, including but not limited to the changes to: 1) premium rates; 2) benefit limits; 3) vendors; and 4) contact information. A large portion of this year’s insert will include information on the TPA transition and informational elements already communicated in the announcement guide. A draft of this insert is provided in Attachment F.

• **Open Enrollment Packaging** – Provides the simple three-step process to quickly inform individuals how to use the different communication pieces of the Open Enrollment package (as shown below). This three-step process is displayed in a visual way in four different places: 1) on the outside of the Open Enrollment envelope; 2) on the back cover of the CHOOSEwell Enrollment Guide; 3) on the inside front cover of the CHOOSEwell Enrollment Guide; and 4) in the What’s New Highlight Insert.

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Three-Step Process

1. **Open Enrollment Envelope**
2. **ChOOSEwell Enrollment Guide**
3. **What’s New Highlight Insert**

   1. **(Back)**
   2. **(Back Cover)**
   3. **(Inside Cover)**
   4. **(Last Page)**
C. **Member Website** – The [www.keepingLAwell.com](http://www.keepingLAwell.com) website will again be used for direct access to the Benefits Central Portal which allows members to complete benefit elections 24 hours a day, seven days a week through October 31, 2019. The website will also be used again to promote Open Enrollment activities and to provide members with educational materials, including recorded videos of previously held webinars/seminars. Additional content to highlight the new member portal options and enhanced resources will also be added while current content is improved and updated.

D. **Department Human Resources (HR) Liaison Webinar** – Each year staff provides Open Enrollment information to the HR staff of each City department. This effort is intended to inform HR staff of benefit program options, plan year changes, and general benefit rules so that information can be correctly disseminated to employees. This year’s effort also establishes a platform to assist in delivering information regarding the TPA transition that was completed in April. Staff will conduct a one-hour webinar session for HR staff with two separate options to attend.

E. **2019 LAwell Lunchtime Seminars and Webinars** – This year’s Open Enrollment will include weekly combined seminar/webinar events during the month of October. Each lunchtime seminar/webinar will be held at different City worksite locations; the specific schedule and locations are still under development. A schedule will be publicized through the [www.keepingLAwell.com](http://www.keepingLAwell.com) website, event posters, and emails. Pre-registration is not a requirement. In addition to lunchtime seminars, one separate nighttime session is being planned. This year’s topics are still under development, but each session will allow participants to engage directly with the presenter to ask more detailed questions pertaining to the seminar/webinar topic.

F. **On-Site Benefits Division Services** – Building on the effort initiated last year, Employee Benefits Division staff and Anthem and Kaiser member advocates will be present at a variety of City locations so that staff can assist members in enrolling, completing forms (such as Cash-In-Lieu Affidavit or Medical History Statements), and submitting dependent verification documentation for newly added dependents. Staff can also answer questions and resolve problems with member accounts. A large part of these on-site sessions will also focus on introducing the new benefits member portal and its many features. Staff is working with Morneau to identify options of providing additional support and equipment to facilitate easier member access to the benefits member portal at on-site locations. A schedule for these on-site visits is still under development. A schedule will be publicized through the [www.keepingLAwell.com](http://www.keepingLAwell.com) website, event posters, and emails.

G. **Frequently Asked Questions (FAQs)** – Staff is working on updating the FAQs for posting on the [www.keepingLAwell.com](http://www.keepingLAwell.com) website. This year’s FAQs will address a more comprehensive array of topics for members to reference. Should members have additional questions, member advocate resources (discussed below) will also be available during Open Enrollment.
H. **Member Advocates** – Member advocates from the City’s health plan providers will continue to offer personal, one-on-one assistance at the Employee Benefits Division office in City Hall during Open Enrollment and throughout the rest of the year. The member advocate schedule is currently as follows:

Anthem: Monday to Friday – 8:00 a.m. to 4:00 p.m.
Kaiser: Tuesday to Thursday – 8:00 a.m. to 4:00 p.m.

I. **Citywide Email and Reminder Communications** – As many City employees have an email address, staff will be sending periodic emails to communicate important information including Open Enrollment deadlines, the webinar schedule, and notices and reminders. However, since not all City employees have access to a City email address, a reminder postcard will also be mailed to all employees in mid-late October reminding them of upcoming Open Enrollment deadlines.

J. **Targeted Communications** – As in prior years, staff plans to execute targeted communications, as needed, during and after the Open Enrollment period. Targeted communications are used to remind members of elections that require action, for example, enrollment into a tax-advantaged spending account. After Open Enrollment, targeted communications are commonly utilized to remind members to submit supporting documentation such as Cash-In-Lieu and Domestic Partner Affidavit forms and marriage and birth certificates to successfully retain their benefit elections. Staff is currently working with Morneau to review system capabilities for emailing notifications to encourage early enrollment and to send reminders to members of outstanding actions required to be completed.

### III. COMMUNICATIONS AND RESOURCES TIMELINE

Following is a summary outlining the timeline for releasing Open Enrollment communication materials and the method(s) for distribution.

<table>
<thead>
<tr>
<th>Communication Item</th>
<th>Estimated Release/ Availability Date*</th>
<th>Delivery Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Enrollment “Official” Kick-Off Mailer &amp; “Go Green” Announcement</td>
<td>Mid-Late August 2019</td>
<td>Mail &amp; Email</td>
</tr>
<tr>
<td>Worksite Open Enrollment Announcement &amp; Event Posters</td>
<td>September 2019 and throughout Open Enrollment</td>
<td>City Department</td>
</tr>
<tr>
<td>Open Enrollment Package</td>
<td>On or around October 1, 2019</td>
<td>Mail &amp; Email</td>
</tr>
<tr>
<td>HR Department Liaison Webinar</td>
<td>October 1-2, 2019</td>
<td>Direct Email Invitation</td>
</tr>
<tr>
<td>2019 LAwell Lunchtime Seminars and Webinars</td>
<td>A total of five sessions are anticipated to be held in 2019 as follows:</td>
<td></td>
</tr>
</tbody>
</table>

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9
IV. CONCLUSION

Each year’s Open Enrollment efforts represent a challenging undertaking to successfully communicate information to members to make informed decisions about their benefit choices and to learn how to effectively use their benefits. Unique to this year’s Open Enrollment campaign is the additional challenge of educating members regarding the improved and enhanced services provided through the new online member portal. Accordingly, staff fully utilized the enhanced capabilities of the new recordkeeping system to redesign the Open Enrollment materials to not only make it easier to use and sort through but also to educate and inform members of the various new tools available to them on the new member portal. As the new member portal is only a few months old, this theme will continue to be the focus in future Open Enrollment periods. Staff will monitor member feedback of the Open Enrollment communication materials and member portal and continue to work with Morneau to ensure the successful implementation of the Open Enrollment communications campaign for Plan Year 2020 and beyond.

Submitted by: _______________________________
Paul Makowski

Reviewed by: _______________________________
Jenny M. Yau

Approved by: _______________________________
Steven Montagna
New resources.
Improved services.

Your Joint Labor-Management Benefits Committee and the LAwell Benefits Program are excited to introduce improved online and customer support services to make it easier to manage your benefits. Open Enrollment, which occurs during the month of October, is your annual chance to make benefit changes unless you have a qualifying life event during the year, such as marriage, birth/adoption, etc. But you can perform any of these “anytime events” throughout the year:

- Update your beneficiary
- Make Transit and Parking account changes
- Provide your email address
- Review your benefit summary statement
- Learn more about using your benefits

Review this guide to learn more about the new website features, including how to complete an anytime event and report a qualifying life event. You can also review some frequently asked questions. Additional information is available online at keepingLAwell.com or by calling 1-833-4LA-WELL.

1.833.4LA.WELL
keepingLAwell.com
Online Account Registration

Register your online account by visiting keepingLAwell.com and clicking on the link or button to access the Benefits Central Portal.

Your user name is your Employee ID. When you first use the system, your temporary password will be your birthdate and the last four digits of your Social Security Number. If you need help logging in, review the help link information on the log in page, or call 1-833-4LA-WELL for assistance.

You’ll be asked to establish a new password and set security questions to complete your registration. That’s it! You’ll then have access to all of your current benefit information.

Easy-to-Use Navigation

Access the Benefits Central Portal from both your computer and mobile device. The tile-based website is optimized to change its display based on your device. An intuitive design also allows users to access content and start transactions in multiple ways. And a “Call to Action” notification system keeps you informed of any outstanding or required actions.
Anytime Events

The majority of your benefit options can only be changed during Open Enrollment or through a qualifying life event, but there are a few items you can update and maintain throughout the year.

<table>
<thead>
<tr>
<th>What can I do at any time of the year?</th>
<th>Why is this important?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Update your Beneficiary</strong></td>
<td>Ensure that your death benefit is paid to the person of your choice</td>
</tr>
</tbody>
</table>

All LAwell members have a basic life insurance benefit provided at no cost to you, and the ability to purchase additional coverage for yourself and/or your dependents. The beneficiary of your employee life insurance policy is separate from any other beneficiary designation you have on file with other City benefits (including your retirement options).

| **2. Make Transit/Parking Account changes** | Start or update an account |

LAwell members can enroll in and make changes to their Transit Spending Account and Parking Spending Account at any time. Participating in these accounts allows you to put pre-tax dollars aside to pay for commuting options and non-City administered parking costs.

To update your beneficiary information or enroll/make changes to your transit/parking account, select the “Make A Change” option through the tile or button. Then “Start” the anytime event.
The majority of your benefit options can only be changed during Open Enrollment or through a qualifying life event, but there are a few items you can update and maintain throughout the year.

### What can I do at any time of the year? Why is this important?

<table>
<thead>
<tr>
<th>What can I do at any time of the year?</th>
<th>Why is this important?</th>
</tr>
</thead>
<tbody>
<tr>
<td>3. Provide your email address</td>
<td>Get email notifications of items requiring attention</td>
</tr>
</tbody>
</table>

The Benefits Central Portal can send you email notifications if you provide a valid email address.

**Select “MY ACCOUNT” from the top menu to reach the “My Email” option.**

**Then, select your ‘email’ or ‘mail’ preference and provide at least one email address.**

<table>
<thead>
<tr>
<th>4. Review your benefit summary statement</th>
<th>Confirm what benefits you have and which dependents are covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>To verify your enrollment, access the My Elections window through your benefit summary or by selecting the “My Forms and Documents” tile. Once in the My Elections window, select your current coverage and review the information available on each tab, including Coverage and Dependent information.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5. Learn more about using your LAwell benefits</th>
<th>Find information regarding all the benefits available to you and your dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>LAwell members have access to Medical, Dental, Vision, Support Plus: Employee and Family Assistance Program, Life Insurance, Disability Insurance, and four different Tax-Advantaged Spending Accounts: Healthcare, Dependent Care, Parking, and Transit.</td>
<td></td>
</tr>
</tbody>
</table>

Information about your benefits is located throughout the Benefits Central Portal. Review the “My Plan Information” section on the home screen for basic information, or search for key words using the search function at the top of each page.
Qualifying Life Events

If you experience a qualifying life event during the year, you can elect benefit changes only if you report the event within 30 days of the event date. Marriage, Divorce, Birth, Adoption, etc. are examples of qualifying life events. Supporting documentation of your life event is also required to keep your changes in effect. Failure to complete the full enrollment within the timeline will result in removal of your life event change elections and any newly added dependents.

Report your life event over the phone at 1-833-4LA-WELL (833-452-9355) or through your online account at keepingLAwell.com. To report a life event online, follow these simple steps:

1. Log in to your account at keepingLAwell.com

2. Report the event within 30 days of the event date. Click the “Make a Change” button to open the Enroll/Change Tool. Select the applicable Life Event and press “Start.”

3. Make benefit changes. Add any applicable new dependents and complete your benefit election changes using the different steps available. Review and confirm that all your changes are correct on the “Finalize” page. Then click “Complete” to confirm your enrollment.

4. Upload your documents to keep your new benefit elections in effect. Marriage and birth certificates, court documents, LAwell affidavits, and other documents can be securely uploaded to your online account. You have an additional 60 days to submit documentation, but don’t wait. A list of the required documents will be listed on your confirmation statement, and is also accessed through your benefit summary or by selecting the “My Forms and Documents” tile.
Frequently Asked Questions

General Questions

Q: What is changing?
A: The LAwell Civilian Employee Benefits Program has a new administrator to service its call center and Benefits Central Portal. This means that the LAwell Benefits Service Center toll-free phone number and online system will experience changes. But don’t worry—all of your benefit elections and dependent information in the current system will carry over to the new system.

Effective April 1, 2019, access LAwell benefits in one of the following ways:

Phone: 1-833-4LA-WELL (833-452-9355)
Hours: Monday-Friday
8:00am – 5:00pm PST
Online: keepingLAwell.com
Email: per.EmpBenefits@lacity.org
Fax: 213-978-1623

Q: Are my benefits changing?
A: No. The benefit menu available to you has not changed. There is no change to any of your LAwell benefits at this time or as a result of this administrative change.

Q: What has changed with the online portal?
A: The new Benefits Central Portal allows you direct access to your benefit information in a user-friendly environment. Enhancements include:

• Easy-to-use, mobile-enabled website
• Decision support tools and benefit information
• Email alerts (valid email required)
• Secure online document submission

Q: What do I need to do now?
A: No action is required. However, if you would like to access your online account to change your beneficiary or transit/parking account amounts, or report a life event online, you will have to register your account. Visit keepingLAWell.com to register.
Account Information

Q: Does my account information with benefit providers change?
A: No. Your keepingLAwell.com account is separately administered from the accounts you may have with each LAwell benefit provider (e.g. Anthem, Kaiser, Delta Dental, Wageworks, etc). You will experience no change in your access to these provider accounts as a result of these Benefits Central Portal changes.

Q: My birthdate is incorrect. How do I fix it?
A: Your birthdate comes from the City's payroll system. Please contact your department's human resources and/or payroll section to update this information.

Q: Can I make changes to my benefit elections when the account administrator changes?
A: No. This change is an administrative change only and does not permit employees to make changes to their regular benefit elections. Under Internal Revenue Service regulations, benefit elections can only be changed outside of the annual open enrollment period if you experience a qualifying life event. However, you can make “anytime event” changes, as mentioned on page 3 and 4 of this guide.

Q: Will I be required to update my personal information?
A: No. Your current employee information, including your name, birthdate, and address, comes from the City’s payroll system. Please contact your department’s human resources and/or payroll section to update this information. However, email addresses do not come from City records. An email address is not required, but you may update this information at any time to receive email notifications.

Q: Will I need to add or update my dependent information?
A: No. All your current dependent information rolled over into the new system.

Q: I reviewed my covered dependents and I need to make a correction. What do I do?
A: If your requested change is in relation to a qualifying life event that occurred within the last 30 days, you can report the life event through your online account or by calling the call center. For all other inquiries, please contact us at 1-833-4LA-WELL. Or, you can email your inquiry to per.EmpBenefits@lacity.org.

Q: Who can I talk to if I have questions?
A: Call the call center at 1-833-4LA-WELL (833-452-9355), between the hours of 8:00am – 5:00pm Pacific Time, Monday to Friday.
Your Joint Labor-Management Benefits Committee and the LAwell Benefits Program are excited to introduce improved online and customer support services to make it easier to manage your benefits. Additional information is available online at keepingLAwell.com or by calling 1-833-4LA-WELL.
Get Ready for Open Enrollment 2020!

October 1–31, 2019

New resources and improved services are available to help you manage your benefits. Visit keepingLAwell.com to register your account now! Get familiar with the new website and the new resources available.

GO GREEN!

Provide an email address and opt out of paper mailings.
Open this mailer to learn more about Account Registration and how to GO GREEN!

1.833.4LA.WELL
keepingLAwell.com

City of Los Angeles Employee Benefits
Online Account Registration

Register your online account by visiting keepingLAWell.com and clicking on the link or button to access the Benefits Central Portal.

Your user name is your Employee ID. When you first use the system, your temporary password will be your birthdate and the last four digits of your Social Security Number. If you need help logging in, review the help link information on the login page, or call 1-833-4LA-WELL for assistance.

You’ll be asked to establish a new password and set security questions to complete your registration. That’s it! You’ll then have access to all of your current benefit information.

GO GREEN!

Provide an email address to receive email notifications, and opt out of paper mailings! All electronically produced communications will be viewable and printable documents retained on your account.

GO GREEN in three easy steps.

1. Log on to your account.
2. Access the “My Email” update option through the “Update Your Email” call to action banner or through the “MY ACCOUNT” option on the top menu.
3. Select “Email” as your communication preference and provide at least one email address that will be set as your “Preferred Email Option.”

That’s it!

You can change this preference at any time, but to opt out of receiving a printed 2020 Open Enrollment Kit, you need to change your communication preference to “Email” by August 31, 2019.
2020 Open Enrollment

This year's Benefits Open Enrollment period will take place

October 1–31, 2019

Enroll online:
www.keepingLAwell.com

Enroll by phone:
1.833.4LA.WELL
(833.452.9355)
Monday–Friday
8:00 a.m. to 5:00 p.m. Pacific Time

KEEPING LAwell
City of Los Angeles Employee Benefits

CHOOSEwell
Health, Dental, Vision, Life, Disability,
EAP, Tax-Savings Accounts
Enroll online:
www.keepingLAwell.com

Enroll by phone:
1.833.4LA.WELL
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2020 Open Enrollment

This year’s Benefits Open Enrollment period will take place
October 1–31, 2019

Keeping LAwell
City of Los Angeles Employee Benefits

CHOOSEwell
Health, Dental, Vision, Life, Disability,
EAP, Tax-Savings Accounts
2020 Open Enrollment

This year’s Benefits Open Enrollment period will take place October 1–31, 2019

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Monday–Friday
8:00 a.m. to 5:00 p.m. Pacific Time

KEEPING LAwell
City of Los Angeles Employee Benefits

CHOOSEwell
Health, Dental, Vision, Life, Disability, EAP, Tax-Savings Accounts
2020 Open Enrollment

This year’s Benefits Open Enrollment period will take place

October 1–31, 2019

Enroll online:
www.keepingLAwell.com

Enroll by phone:
1.833.4LA.WELL
(833.452.9355)
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2020 CHOOSEwell Enrollment Guide
October 1–31, 2019

KEEPING LAwell
City of Los Angeles Employee Benefits
Here are some important questions and the answers:

**When do my Benefits Start?**
- Newly hired employee elections are effective the date you enroll.
- Open Enrollment elections are effective January 1, 2019.
- Employees who are rehired or have their benefits reinstated will have varied effective dates of coverage. See page 51 for more information.

**How do I make a change during the year?**

The benefit choices you make will stay in effect through December of 2019.

You cannot change your choices during the year unless you have a life event as described by federal rules. **Common qualifying life events** include:
- You get married or divorced
- You begin or end a domestic partnership
- You add or lose an eligible dependent
- Your spouse/domestic partner’s employment status, work schedule, or residence changes, significantly changing eligibility or coverage under the other employer’s plan

(See page 48 for more information on Life Events.)

**What is required to make a qualifying life event change during the year?**

You must notify the Plan within 30 days of the qualifying life event by contacting the Benefits Service Center. A confirmation statement will be sent to you that documents your request and outlines any additional requirements. You will be requested to provide documents showing proof of the qualifying life event within 60 days of the date on the confirmation statement reflecting such change. If you do not provide the required documents by the deadline, your requested changes will not be implemented. See page 48 for more information.

You can enroll in or change your participation in the Deferred Compensation Plan or Commuter Spending Accounts at any time.
### Important questions and answers continued:

#### What are my Benefit options and costs?

<table>
<thead>
<tr>
<th>Your Benefit Options</th>
<th>Provider</th>
<th>Your Cost*</th>
<th>See Page</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HMO health plans</td>
<td>Anthem</td>
<td>Cost varies based on coverage level elected and your MOU</td>
<td>8-21</td>
</tr>
<tr>
<td>PPO health plan</td>
<td>Kaiser</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash-in-Lieu</td>
<td>City</td>
<td>None. Pays you up to $100** each month.</td>
<td>9</td>
</tr>
<tr>
<td><strong>Dental</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PPO dental plan</td>
<td>Delta</td>
<td>Cost varies based on coverage level elected</td>
<td>22-25</td>
</tr>
<tr>
<td>DHMO dental plan</td>
<td>Dental</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive Only plan</td>
<td></td>
<td>None. Pays you up to $85** each month.</td>
<td>22-25</td>
</tr>
<tr>
<td><strong>Vision</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>EyeMed</td>
<td>Included at no cost</td>
<td>26-28</td>
</tr>
<tr>
<td>reimbursements</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Employee Assistance Program</strong></td>
<td></td>
<td>Included at no cost</td>
<td>29</td>
</tr>
<tr>
<td><strong>Insurance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability – Basic Coverage</td>
<td>Standard Insurance Company</td>
<td>Cost varies based on coverage level elected and is calculated by age and income. See your Personal Enrollment Fact Sheet or log into your account at keepingLAwell.com for your specific cost details.</td>
<td>30-38</td>
</tr>
<tr>
<td>Life – Basic Coverage</td>
<td></td>
<td>Included at no cost</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Included at no cost</td>
<td></td>
</tr>
<tr>
<td>Disability – Supplemental Coverage</td>
<td>Standard Insurance Company</td>
<td>Cost varies based on coverage level elected and is calculated by age and income. See your Personal Enrollment Fact Sheet or log into your account at keepingLAwell.com for your specific cost details.</td>
<td>30-38</td>
</tr>
<tr>
<td>Life – Supplemental Coverage</td>
<td></td>
<td>Included at no cost</td>
<td></td>
</tr>
<tr>
<td>Life – Spouse/Domestic Partner Coverage</td>
<td></td>
<td>Included at no cost</td>
<td></td>
</tr>
<tr>
<td>Life – Child Coverage</td>
<td></td>
<td>Included at no cost</td>
<td></td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment (AD&amp;D)</td>
<td></td>
<td>Included at no cost</td>
<td></td>
</tr>
<tr>
<td>Tax-Advantaged Spending Accounts</td>
<td>Healthcare Flexible Spending Account</td>
<td>You elect voluntary contributions up to maximum limit</td>
<td>39-42</td>
</tr>
<tr>
<td></td>
<td>Dependent Care Reimbursement Account</td>
<td></td>
<td>39-42</td>
</tr>
<tr>
<td></td>
<td>Parking &amp; Computer Accounts</td>
<td></td>
<td>65</td>
</tr>
</tbody>
</table>

*Your personal cost options are detailed in your Personal Enrollment Fact Sheet. They are also available by logging into your account at keepinglawell.com.

** Amounts represent full-time employment status. For half-time employees, the benefit is reduced 50%.

#### Who can I cover and what is required?

Generally, any person who is your legal dependent is eligible to be added to your coverage. Supporting documentation to prove your relationship will be required to keep your dependent on your benefits. See page 45 for detailed eligibility information.

#### When does my coverage end?

- Retired employees and employees who transfer to DWP: Last day of the month
- Terminated employees: effective date of termination
- Employees on leave: effective date of leave, unless on direct bill
- Dependent children lose coverage on the last day of the month in which they turn age 26.

For more information see pages 47 and 53.

#### What happens if I go on leave?

Your benefits may continue while you are on certain leave-from-work statuses, but still employed. However, you will be required to pay for all, or a portion, of the premiums for these benefits.

For more information see pages 50-53.

#### Why should I update my beneficiary(ies)?

Beneficiaries for your insurance coverage elections are unique to your LAwell benefits. Your beneficiary elections for your LACERS retirement, Deferred Compensation Plan, or other City benefits are separate from the beneficiaries you designate for your LAwell Life and AD&D Insurance options.

Keeping your beneficiary designation up to date, and informing your designated beneficiary where and how to file a claim, help to ensure your heirs get access to all of the benefits as you intended.

For more information see page 32.

#### Who do I call to learn more about my benefits?

Call the Benefits Service Center at 800-778-2133, or visit keepingLAwell.com.
Open Enrollment Personalized Benefit Statement

John T. Doe
1234 Main Street, Apt #321
Los Angeles, CA 90012

This personalized benefit statement shows your 2020 City of Los Angeles LAwell benefit options and the associated per pay period costs.

Annual enrollment is October 1 – 31, 2019, for coverage changes effective January 1, 2020. You must enroll if you want to make benefit changes, retain dependent life/accidental death and dismemberment (AD&D) insurance that is not assigned, or contribute to a healthcare flexible spending or dependent care reimbursement account in 2020. Otherwise, you don’t have to go online or call during enrollment—and your current health, dental, vision, life insurance, AD&D insurance, and disability coverage choices will automatically continue for 2020.

Action Required

- You must re-enroll in the Healthcare Flexible Spending Account and the Dependent Care Reimbursement Account if you wish to participate in 2020.

NOTE: All of your other LAwell coverage will continue automatically in 2020 without any enrollment action.

---

**Personalized Snapshot**

Your 2019 LAwell coverage will be continued in 2020 as shown below, if you do not make an enrollment election by October 31. The 2019 and 2020 rates show your cost after the City-paid subsidy is applied and may change if your compensated hours change during any given pay period. See the last page of this statement for more information.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Your Current Coverage Level</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Kaiser Permanente - Employee + Spouse/DP</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Dental</td>
<td>Delta Dental PPC - Employee + Spouse/DP</td>
<td>$26.87</td>
<td>$26.87</td>
</tr>
<tr>
<td>Vision</td>
<td>EyeMed: Employee + Spouse/DP</td>
<td>No Cost</td>
<td>No Cost</td>
</tr>
<tr>
<td>Support Plus</td>
<td>Optum: Your entire household</td>
<td>No Cost</td>
<td>No Cost</td>
</tr>
<tr>
<td>Life Insurance (for you)</td>
<td>Basic: $10,000</td>
<td>No Cost</td>
<td>No Cost</td>
</tr>
<tr>
<td></td>
<td>Supplemental: 5x Annual Salary</td>
<td>$10.57</td>
<td>$11.35</td>
</tr>
<tr>
<td>Dependent Life</td>
<td>Spouse: $100,000</td>
<td>$11.40</td>
<td>No Coverage**</td>
</tr>
<tr>
<td></td>
<td>Child: $5,000</td>
<td>$0.21</td>
<td>No Coverage**</td>
</tr>
<tr>
<td>AD&amp;D</td>
<td>No Coverage</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Disability Ins</td>
<td>Basic: 50% of salary up to two years</td>
<td>No Cost</td>
<td>No Cost</td>
</tr>
<tr>
<td>Tax Advantageed Spending Accts</td>
<td>Healthcare Flexible Spending Account</td>
<td>$600</td>
<td>No Coverage**</td>
</tr>
<tr>
<td></td>
<td>Dependent Care Reimbursement Account</td>
<td>$4,000</td>
<td>No Coverage**</td>
</tr>
</tbody>
</table>

**Action is required to have your 2019 coverage level in 2020**
Benefit Calculation

Your employment information, as of September 2019, is used to generate your 2020 benefit options and per pay period costs. If any of this information is incorrect, please contact the personnel or human resources section of your department.

Job Class: (1789-02) MOTION PICTURE AND TELEVISION AFFAIRS COORDINATOR*

Birthdate: 12-12-1962  MOU: 63  Annual Base Pay: $222,222.22

*NOTE: Your current job classification receives LAwell dollars. See the last page of this statement for more details.

Family Information

Listed to the right are the benefit eligible dependents that we currently have on file. If you are enrolling a dependent, please verify and provide any missing dependent information – including Social Security Numbers when you enroll by calling the LAwell Benefits Service Center at 1-833-4LA-WELL or online at keepingLAwell.com

<table>
<thead>
<tr>
<th>Benefit Eligible Dependent Name (Date of Birth)</th>
<th>Relation</th>
<th>SSN?</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>JOHN P DOE (09/09/1969)</td>
<td>Spouse</td>
<td>Yes</td>
<td>M,D,V,S,L,A</td>
</tr>
<tr>
<td>JANE DOE (09/09/1995)</td>
<td>Child</td>
<td>Yes</td>
<td>M,D,V,S,L,A</td>
</tr>
<tr>
<td>JOHNNY RAMONE-DOE (09/09/1999)</td>
<td>Child</td>
<td>Yes</td>
<td>M,D,V,S</td>
</tr>
<tr>
<td>CINDY CINDERS (08/09/2018)</td>
<td>Grandchild</td>
<td>Yes</td>
<td>S</td>
</tr>
</tbody>
</table>

Coverage Key: M = Medical; D=Dental; V=Vision; S=Support Plus; L=Dependent Life Insurance; A=Family AD&D Coverage

You will not be able to change your benefits coverage until the next annual enrollment period unless you experience a qualifying life event.

Beneficiary Information

It is important to name a beneficiary so death benefits can be paid to the person of your choice. You may designate anyone as your beneficiary, and you can change your beneficiary at any time. A change to your family status will not change your beneficiary designation; these are separate events.

***See the last page of this statement for your current beneficiary designations.***

How To Enroll

Make your elections by phone or online by October 31, 2019 as follows:

- **Phone:** Call the LAwell Benefits Service Center at 833-4LA-WELL (833-452-9355) Monday to Friday from 8:00am to 5:00pm PST, excluding federal holidays, to speak to a customer service representative. Foreign language and hearing-impaired services are available.

- **Web:** Go to keepingLAwell.com and log in to your employee account, 24 hours a day/7 days a week.
Medical Benefits

Listed below are the medical plans available to you for the 2020 plan year. If you do not enroll, your current coverage will continue for 2020. If you are enrolled in qualified medical coverage with another employer or through your spouse/domestic partner, you may choose Cash-in-Lieu, and receive an additional $100 in LAwell dollars per month. Please see the medical section of the 2020 CHOOSEwell Enrollment Guide for more information regarding LAwell medical plans.

Your Current 2019 Coverage & Cost
Kaiser Permanente HMO
Employee + Spouse/DP $500.00

2020 Per Pay Period Cost (Pre-Tax)

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee Only</th>
<th>Employee + Spouse/Partner</th>
<th>Employee + Child(ren)</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>HMO Plans</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anthem Full Network HMO</td>
<td>$134.65</td>
<td>$296.19</td>
<td>$255.80</td>
<td>$404.47</td>
</tr>
<tr>
<td>Anthem Narrow Network HMO</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$54.41</td>
</tr>
<tr>
<td>Anthem Vivity HMO</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Kaiser Permanente HMO</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>PPO Plans</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Anthem PPO</td>
<td>$0.00</td>
<td>$360.83</td>
<td>$203.18</td>
<td>$571.01</td>
</tr>
<tr>
<td>Cash-in-Lieu</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>City pays you $50 per pay period ($100 per month)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

NOTE: Submission and approval of the LAwell Program Cash-in-Lieu Affidavit is required for first-time elections. Failure to complete this requirement will result in cancellation of the Cash-in-Lieu benefit and reversion to your prior/default medical coverage. No additional affidavit is required to continue an existing Cash-in-Lieu status.

Things to Know — Binding Arbitration

Anthem Narrow Network (Select HMO), Anthem Full Network (CACare HMO), Anthem Vivity (LA & Orange Counties) HMO, Anthem PPO (Prudent Buyer), and Kaiser Permanente HMO health plans use binding arbitration to settle disputes, including benefit claims, medical malpractice claims and disputes relating to the delivery of service under the plan. It is understood that any dispute as to medical malpractice, that is as to whether any medical services rendered by the health care providers were unnecessary or unauthorized or were improperly, negligently or incompetently rendered, will be determined by submission to arbitration as provided by California law and not by a lawsuit or resort to court process except as California law provides for judicial review of arbitration proceedings. Both you and the health care provider agree to give up your/their constitutional right to have any such dispute decided in a court of law before a jury, and instead accept the use of arbitration, except as otherwise required by law.

It is further understood that this agreement to arbitrate shall apply and extend to any dispute for medical malpractice relating to the delivery of service under the plan, and to any claims in tort, contract or otherwise, between the individuals seeking services under the plan, whether referred to as a member, subscriber, dependent, enrollee, or otherwise (whether a minor or adult), or the heirs-at-law or personal representatives of any such individual(s), as the case may be, and the health plan (including any of their agents, successors-or predecessors-in-interest, employees, or providers).

NOTICE: BY ENROLLING IN A HEALTH CARE PLAN YOU ARE AGREEING TO HAVE ANY ISSUE OF MEDICAL MALPRACTICE DECIDED BY NEUTRAL ARBITRATION AND YOU ARE GIVING UP YOUR RIGHTS TO A JURY OR COURT TRIAL AND TO ASSERT OR PARTICIPATE IN A CLASS ACTION.

(Such enrollment serves as your electronic signature for agreement to the above provisions for the purposes of California Health and Safety Code Section 1381.1 and Code of Civil Procedure Section 1295.)

Things to Know — Using Your Medical Benefits

- Changes in coverage are effective January 1, 2020. New medical cards will be sent to members who change plans and will be sent near the coverage effective date. Members who select an HMO plan can change their Primary Care Physician (PCP) by calling the number on your card. Each dependent on your coverage can chose their own PCP.
- Copays, out-of-pocket limits, and deductibles vary by plan type. Preventive services, such as an annual physical, are generally available at little or no cost. A brief summary of services is available at keepingLAwell.com. Review coverage details in each Evidence of Coverage (EOC), which is also available at keepingLAwell.com.
- Domestic Partnerships are not recognized under federal tax law and may result in different taxable income treatment.
- Routine care for a dependent not living with you varies by coverage type. Contact your health plan for more information.

Phone: 844-348-6111
Web: anthem.com/ca/cityofla

Kaiser Permanente
Phone: 800-464-4000
Web: my.kp.org/ca/cityofla
Dental Benefits

Listed below are the dental plans available to you for the 2020 plan year. If you do not enroll, your current coverage will continue for 2020. Please see the dental section of the 2020 CHOOSEwell Enrollment Guide for more information regarding LAwell medical plans.

Your Current 2019 Coverage & Cost

<table>
<thead>
<tr>
<th>Delta Dental Preventive Only</th>
<th>Employee + Spouse/DP</th>
</tr>
</thead>
<tbody>
<tr>
<td>$500.00</td>
<td>2020 Per Pay Period Cost (Pre-Tax)</td>
</tr>
<tr>
<td></td>
<td>Employee Only</td>
</tr>
<tr>
<td>Who Is Currently Covered?</td>
<td>DHMO PLANS</td>
</tr>
<tr>
<td>ANNABELLE MARIE ANGELES</td>
<td>PPO Plans</td>
</tr>
<tr>
<td>ANNABELLE MARIE ANGELES</td>
<td></td>
</tr>
</tbody>
</table>

*NOTE:* For Employee Only coverage under the Delta Dental Preventive Only plan, you will receive an additional $2.50 in LAwell dollars per pay period.

Things to Know — Using Your Dental Benefits

- Changes in coverage are effective January 1, 2020. Dental cards are not required to seek services (you can use your name and date of birth) but are available online at www.deltadentalins.com.
- Use Delta Dental’s Dental Care Cost Estimator (www.deltadentalins.com) to research dental costs in your area.
- Domestic Partnerships are not recognized under federal tax law and may result in different taxable income treatment.

Vision Benefits

Vision coverage is provided at no cost to you. Your vision enrollment and associated dependents are automatically selected according to your medical plan election. Cash-in-Lieu employees covered as a LAwell Medical Plan dependent only receive one vision benefit.

Your Current 2019 Coverage & Cost:

| EYEMED, FAMILY | Coverage $0.00 |

Who Is Currently Covered?

<Name>, <Name>, <Name>, <Name>, <Name>,<Name>,

All LAwell Medical Plans

Cash-in-Lieu

$0.00

Things to Know — Using Your Vision Benefits

- Changes in coverage are effective January 1, 2020. Vision cards are not required to seek services (you can use your name and date of birth) but are available online at www.eyemedvisioncare.com/cityofla.
- EYEMED provides a calendar year annual benefit in-network and out-of-network options. Call 855-695-5418 or visit www.eyemedvisioncare.com/cityofla for more information about filing an out-of-network reimbursement claim.

Support Plus: Employee and Family Assistance Program

Support Plus, an Employee and Family Assistance Program, is provided at no cost to you and every member of your household—this includes household members who do not qualify to be an LAwell dependent (e.g., your parents, your siblings, etc.).

Your Current 2019 Coverage & Cost: Optum $0.00

Who Is Currently Covered?

ALL members of your household

Your 2020 Coverage & Cost: Optum $0.00

Who Is Covered in 2020?

ALL members of your household

Things to Know — Using Your SupportPlus Benefits

- Support Plus is available 24 hours a day, 7 days a week. Call 800-213-5813 or visit liveandworkwell.com to access services. Use access code: CityofLA.
Life Insurance for You

The City provides basic life insurance to you at no cost. Additional supplemental life insurance coverage is available for you to purchase on a pre-tax basis. This coverage cost is based on your age and salary, and may vary from year to year.

Your Current 2019 Basic Life Coverage & Cost (Cost: $0.00)  
1x Salary (Cost: $0.00)

Your Current 2019 Additional Life Coverage & Cost (coverage level) (Cost)

<table>
<thead>
<tr>
<th>Coverage Options</th>
<th>2020 Additional Life Insurance Options for Yourself</th>
</tr>
</thead>
<tbody>
<tr>
<td>No coverage</td>
<td>Coverage Amount: —</td>
</tr>
<tr>
<td>1x Salary</td>
<td>$50,000.00</td>
</tr>
<tr>
<td>2x Salary</td>
<td>$100,000.00</td>
</tr>
<tr>
<td>3x Salary</td>
<td>$150,000.00</td>
</tr>
<tr>
<td>4x Salary</td>
<td>$200,000.00</td>
</tr>
<tr>
<td>5x Salary</td>
<td>$250,000.00</td>
</tr>
</tbody>
</table>

*NOTE: Depending on the level of supplemental life insurance coverage you elect, approval of a Medical History Statement form by the insurance company may be required before your coverage takes effect.

Things to Know

- Life Insurance provides a death benefit to your named beneficiary. Keep your beneficiaries up to date. Update your beneficiary designation at any time. Call 833-4LA-WELL or log on to keepingLAwell.com to update your beneficiary.
- This policy can also provide advance payment for a terminal diagnosis.
- Imputed income applies for amounts over $50,000.
- A Travel Assistance Program is included with this benefit. Call 866-918-889 or visit standard.com/travel.

Life Insurance for Your Dependents

Spouse/Domestic Partner and child life insurance are available for you to purchase on an after-tax basis.

Your Current 2019 Coverage & Cost  
Spouse/DP: $100,000  
Child: $5,000

Who Is Currently Covered?*  
Spouse/DP: <name>  
Child: You must assign an individual to keep this coverage in 2020

<table>
<thead>
<tr>
<th>Coverage Options</th>
<th>2020 Life Insurance Options for Your Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Coverage</td>
<td>Coverage Amount: —</td>
</tr>
<tr>
<td>$10,000</td>
<td>$1.00</td>
</tr>
<tr>
<td>$25,000</td>
<td>$1.00</td>
</tr>
<tr>
<td>$50,000</td>
<td>$1.00</td>
</tr>
<tr>
<td>$75,000</td>
<td>$1.00</td>
</tr>
<tr>
<td>$100,000</td>
<td>$1.00</td>
</tr>
<tr>
<td>$5,000</td>
<td>$0.21</td>
</tr>
</tbody>
</table>

*NOTES:
- **ACTION REQUIRED:** You must assign individuals to dependent life insurance to keep this coverage in 2020. If you do not complete assignment by October 31, dependent life insurance will be removed for 2020. You cannot add this coverage back unless you experience a qualifying life event.
- Only LAwell eligible dependents can be enrolled into dependent life coverage and must be assigned at the time of enrollment.
- Depending on the dependent life insurance coverage you elect, approval of a Medical History Statement form may be required before your coverage takes effect.

Things to Know

- You are the beneficiary of this coverage.
- Imputed income applies for amounts over $2,000.
Accidental Death and Dismemberment Insurance

Accidental death and dismemberment (AD&D) insurance is available for you to purchase on a pre-tax basis. AD&D offers additional financial protection for death as a result of an accident, or for certain types of functional bodily loss.

Your Current Coverage & Cost*
Family: $250,000 (Cost: $5.00)

Who Is Currently Covered?
- Yourself
- Family: You must assign qualified individuals to keep this coverage in 2020

2020 Accidental Death and Dismemberment Insurance Options

<table>
<thead>
<tr>
<th>Coverage Amount</th>
<th>Employee Only Per Pay Period Cost (Pre-Tax)</th>
<th>Employee + Family Per Pay Period Cost (Pre-Tax)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Coverage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$50,000</td>
<td>$0.50</td>
<td>$1.00</td>
</tr>
<tr>
<td>$100,000</td>
<td>$0.50</td>
<td>$1.00</td>
</tr>
<tr>
<td>$150,000</td>
<td>$0.50</td>
<td>$1.00</td>
</tr>
<tr>
<td>$200,000</td>
<td>$0.50</td>
<td>$1.00</td>
</tr>
<tr>
<td>$250,000</td>
<td>$0.50</td>
<td>$1.00</td>
</tr>
<tr>
<td>$300,000</td>
<td>$0.50</td>
<td>$1.00</td>
</tr>
<tr>
<td>$350,000</td>
<td>$0.50</td>
<td>$1.00</td>
</tr>
<tr>
<td>$400,000</td>
<td>$0.50</td>
<td>$1.00</td>
</tr>
<tr>
<td>$450,000</td>
<td>$0.50</td>
<td>$1.00</td>
</tr>
<tr>
<td>$500,000</td>
<td>$0.50</td>
<td>$1.00</td>
</tr>
</tbody>
</table>

*NOTES:
- **ACTION REQUIRED:** You must assign individuals to family AD&D insurance to keep this coverage in 2020. If you do not complete assignment by October 31, Employee + Family level AD&D will be removed for 2020 and you will retain Employee Only level AD&D. You cannot add Employee + Family level coverage back unless you experience a qualifying life event.
- The City provides your job classification with an Employee + Family level of $500,000 at no cost to you.

Things to Know
- This insurance will pay out different percentages of your coverage amount, depending on the type of loss. Family coverage will be split between the family members who you assign to coverage. Coverage information is available on keepingLAwell.com.
- Keep your beneficiaries up to date.
- The beneficiary you name for your AD&D coverage can be separate from your life insurance beneficiary.
Disability Insurance

The City provides basic disability insurance at no cost to you. Supplemental disability insurance is available for you to purchase on an after-tax basis. This coverage cost is based on your age and salary, and may vary from year to year.

<table>
<thead>
<tr>
<th>Your Current Basic Disability</th>
<th>Your Current Supplemental Disability</th>
<th>2020 Supplemental Disability Insurance Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>50% of your annual salary, up to $3,367 a month, up to two years (Cost $0.00)</td>
<td>No Coverage $0.00</td>
<td>Per Pay Period Cost (After-Tax)</td>
</tr>
<tr>
<td></td>
<td>$66 2/3% of your annual salary, up to $12,000 per month, up to age 65 (Cost $0.00)</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

*NOTE: Approval of a Medical History Statement form may be required before newly elected supplemental disability coverage takes effect.

Things to Know — Using Your Disability Benefits
- Supplemental disability insurance pays a higher monthly benefit than basic disability insurance, and pays beyond the two-year limit.
- Call 844-505-6025 to start a disability claim, check your status, or ask questions about your disability benefits.

Tax-Advantaged Spending Accounts

These accounts allow you to set aside pre-tax dollars for qualified expenses. You must re-enroll in an account every year, even if you contributed previously. You cannot make changes during the year, unless you experience a qualifying life event.

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Your 2019 Enrollment</th>
<th>2020 Minimum Contribution</th>
<th>2020 Maximum Contribution</th>
<th>Unused Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare Flexible Spending Account</td>
<td>$600</td>
<td>$300 Annually</td>
<td>$2,700 Annually</td>
<td>Unused funds are forfeited at the end of each plan year.</td>
</tr>
<tr>
<td>Dependent Care Reimbursement Account</td>
<td>$4,000</td>
<td>$600 Annually</td>
<td>$4,992 Annually</td>
<td></td>
</tr>
</tbody>
</table>

Notes:
- **ACTION REQUIRED:** You must re-enroll if you wish to participate for 2020.
- If you elect to participate in one of these accounts, a per pay period administrative fee of $1.50 will automatically be deducted from your paycheck. Only one administrative fee applies, even if you contribute to more than one account.
- Enrollment in one of these accounts requires you to make an irrevocable annual election. Your per pay period deduction may be adjusted to meet your annual election amount if you miss making payroll contributions during the calendar year.

Things to Know — Using Your Tax-Advantaged Spending Account
- Review a searchable list of eligible and ineligible expenses for both account options at wageworks.com
- Healthcare Flexible Spending Account includes a debit card as an additional convenience to use for eligible healthcare expenses at participating locations. Some eligible healthcare expenses may not be available through the debit card option and will only be eligible for reimbursement by filing a traditional reimbursement claim.
LAwell Dollars

Your current job classification receives $16.00 per pay period in LAwell dollars. If you change to a different job classification that is not eligible for LAwell dollars, these dollars will also end.

LAwell Program Eligibility Requirements

Your eligibility for LAwell benefits is evaluated on a biweekly basis per pay period as follows:

1. **Minimum Compensated Hours**: You must have a minimum number of compensated hours (such as HW, SK, VC, etc.) based on your employment status as follows:
   a. Full-time employees: at least 40 hours
   b. Half-time employees: at least 20 hours

2. **Retirement Contribution**: You must continue to be a contributing member to the Los Angeles City Employee’s Retirement System (LACERS) or, if authorized by your Memorandum of Understanding, or the Los Angeles Fire & Police Pension System.

3. **Eligible Employment Status**: You must remain in a job classification and employment type that is authorized to receive LAwell benefits.

Not meeting requirement number one (1) above will result in discontinuation of the City subsidy applied to your LAwell benefits. Not meeting requirements number two or three (2 or 3) above will result in the termination of your LAwell benefits.

Beneficiary Information – Designations as of <<Date>>

<table>
<thead>
<tr>
<th>LIFE INSURANCE</th>
<th>AD&amp;D INSURANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Beneficiary Name (PRIMARY)</strong></td>
<td><strong>Percent</strong></td>
</tr>
<tr>
<td>JANET JACKSON</td>
<td>50</td>
</tr>
<tr>
<td>GWEN STEFANI</td>
<td>50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Beneficiary Name (CONTINGENT)</strong></th>
<th><strong>Percent</strong></th>
<th><strong>Beneficiary Name (CONTINGENT)</strong></th>
<th><strong>Percent</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>DOE FAMILY TRUST</td>
<td>20</td>
<td>JANE G DOE SR</td>
<td>100</td>
</tr>
<tr>
<td>JANE JONES</td>
<td>20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>JANET DOE III</td>
<td>20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>JANE G DOE SRI</td>
<td>40</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Keep your beneficiaries up to date.

Update your beneficiary designation at any time. Call 833-4LA-WELL or log on to keepingLAwell.com to update your beneficiary.
2020 CHOOSEwell Highlights

Open Enrollment Starts October 1st!


Open Enrollment benefit elections will be in effect for all of 2020 unless you experience a qualifying event. Use this 2020 CHOOSEwell Highlights as your quick reference guide to 2020 plan changes and your enrollment steps.

What’s New for 2020?

- **Enrollment and Account Access Changes**
  - **Call Center:** The phone number for your LAwell Benefits Services Center has changed. Call **833-4LA-WELL** to ask questions about your LAwell benefits, enroll, or report a qualified life event.

  - **Benefits Central Portal:** The online portal has improved capabilities and resources. Accessing your account for the first time this calendar year requires registration.

  **Read pages 3 and 4 for details about Online Account Registration and making your Open Enrollment Elections**

- **New medical premium and subsidy rates**
  All medical plans will experience a rate change that go into effect on January 1, 2020. The City paid subsidy will also increase. Review the new rates on pages 12-13 of the CHOOSEwell Enrollment Guide, or on your Personalized Benefit Statement.

- **Maximum contribution limit increased for the Healthcare Flexible Spending Account**
  The maximum contribution limit has increased to $2,700. See page 39 of the CHOOSEwell Enrollment Guide for more information.

- **Maximum benefit increase for Basic Disability Coverage**
  The basic disability maximum has increased to $3,367 per month. See page 36 of the CHOOSEwell Enrollment Guide for more information.

Open Enrollment Ends October 31!

Don’t wait. Make your elections by logging onto your account at keepingLAwell.com or contacting the Benefits Service Center at 833-4LA-WELL.

If you do not make a change during Open Enrollment, your previously elected 2019 benefit elections will generally roll over to 2020. (*Healthcare and Dependent Care accounts require annual enrollment elections.*)
Attend a Weekly Event and Learn More:

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Type</th>
<th>Duration</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>TBD</td>
<td>Benefits Onsite</td>
<td>10:00 am – 3:00 pm</td>
<td>TBD</td>
</tr>
<tr>
<td>Oct 10</td>
<td>Lunchtime Seminar/Webinar – Topic TBD</td>
<td>12:30 – 1:00 pm</td>
<td>TBD</td>
</tr>
<tr>
<td>TBD</td>
<td>Benefits Onsite</td>
<td>10:00 am – 3:00 pm</td>
<td>TBD</td>
</tr>
<tr>
<td>Oct 17</td>
<td>Lunchtime Seminar/Webinar – Topic TBD</td>
<td>12:30 – 1:00 pm</td>
<td>TBD</td>
</tr>
<tr>
<td>TBD</td>
<td>Benefits Onsite</td>
<td>10:00 am – 3:00 pm</td>
<td>TBD</td>
</tr>
<tr>
<td>Oct 24</td>
<td>Lunchtime Seminar/Webinar – Topic TBD</td>
<td>12:30 – 1:00 pm</td>
<td>TBD</td>
</tr>
<tr>
<td>Oct 24</td>
<td>Nighttime Seminar/Webinar – Benefit Overview</td>
<td>5:00 – 6:00 pm</td>
<td>TBD</td>
</tr>
<tr>
<td>TBD</td>
<td>Benefits Onsite</td>
<td>10:00 am – 3:00 pm</td>
<td>TBD</td>
</tr>
<tr>
<td>Oct 31</td>
<td>Lunchtime Seminar/Webinar – Benefit Overview/Q&amp;A</td>
<td>11:30 am – 12:00 pm</td>
<td>TBD</td>
</tr>
<tr>
<td>Oct 31</td>
<td>Lunchtime Seminar/Webinar – Benefit Overview/Q&amp;A</td>
<td>12:45 – 1:15 pm</td>
<td>TBD</td>
</tr>
</tbody>
</table>

**Benefits Onsite**
Walk-in at any time during the posted hours to ask LAwell benefit questions and process some of your LAwell benefit transactions. Registration is not required. Member Advocates from Anthem and Kaiser will also be available at each Benefits Onsite location.

**Seminars**
Registration is not required to attend any lunchtime seminar.

**Webinars**
Registration is not required to attend any webinar. Join a webinar event by clicking the link(s) provided on www.keepingLAwell.com. Webinars will be recorded and made available for viewing at keepingLAwell.com.

**Important Dates to Remember**
Here’s what will happen between now and January 1, 2020:

- **Late September:** Open Enrollment Kit mailed to your home.
- **October 1-October 31:** Open Enrollment for 2020 benefits.
- **During October:** Webinars and on-site seminars. Check keepingLAwell.com for specific dates and times.
- **January 1, 2020:** New plan year; benefit changes take effect.

To learn more, please visit keepingLAwell.com for further information and updates. All Open Enrollment materials and important dates/events will be posted and updated as we move through Open Enrollment.
Online Account Registration

Register your online account by visiting keepingLAwell.com and clicking on the link or button to access the Benefits Central Portal.

Your user name is your Employee ID. When you first use the system, your temporary password will be your birthdate and the last four digits of your Social Security Number. If you need help logging in, review the help link information on the log in page, or call 1-833-4LA-WELL for assistance.

You'll be asked to establish a new password and set security questions to complete your registration. That's it! You'll then have access to all of your current benefit information.

Easy-to-Use Navigation

Access the Benefits Central Portal from both your computer and mobile device. The tile-based website is optimized to change its display based on your device. An intuitive design also allows users to access content and start transactions in multiple ways. And a “Call to Action” notification system keeps you informed of any outstanding or required actions.
Make Open Enrollment Elections

Make your Open Enrollment elections online in four steps

1. Log in to your account at keepingLAwell.com

2. Start Open Enrollment Event

   Click the “Make A Change” option through the tile or button to open the Enroll/Change Tool. Then “Start” the Open Enrollment event.

3. Make Changes

   Add any applicable new dependents and complete your benefit election changes using the different steps available, and confirm that all your changes are correct on the “Finalize” page. Then click “Complete” to confirm your enrollment.

4. Upload your documents

   To keep your new benefit elections in effect, marriage and birth certificates, court documents, LAwell affidavits, and other documents can be securely uploaded to your online account. You must upload docs by December 10, 2019. A list of the required documents will be listed on your confirmation statement, and is also accessed through your benefit summary or by selecting the “My Forms and Documents” tile.
## What are My Benefit Options and Costs in 2020?

<table>
<thead>
<tr>
<th>Your Benefit Options</th>
<th>Provider</th>
<th>Your Cost*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HMO health plans</td>
<td>Anthem and Kaiser</td>
<td>Cost varies based on coverage level elected and your MOU.</td>
</tr>
<tr>
<td>PPO health plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash-in-Lieue</td>
<td>City</td>
<td>None. Pays you up to $100** each month.</td>
</tr>
<tr>
<td>Dental</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PPO dental plan</td>
<td>Delta</td>
<td>Cost varies based on coverage level elected.</td>
</tr>
<tr>
<td>DHMO dental plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive Only plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vision</td>
<td>In-Network</td>
<td>Out-of-Network reimbursements</td>
</tr>
<tr>
<td></td>
<td>EyeMed</td>
<td>Included at no cost</td>
</tr>
<tr>
<td>Support Plus</td>
<td>Employee and Family Assistance counseling and convenience services</td>
<td>Included at no cost</td>
</tr>
<tr>
<td></td>
<td>Opt</td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability – Basic Coverage (up to 50% of earnings for a maximum of 2 years)</td>
<td>Standard Insurance Company</td>
<td>Included at no cost</td>
</tr>
<tr>
<td>Life – Basic Coverage ($10,000 for full-time, $5,000 for half-time).</td>
<td></td>
<td>Included at no cost</td>
</tr>
<tr>
<td>Disability – Supplemental Coverage (up to 66 2/3% of earnings until retirement age)</td>
<td></td>
<td>Included at no cost</td>
</tr>
<tr>
<td>Life – Supplemental Coverage (up to 5x your annual salary)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life – Spouse/Domestic Partner (up to $100,000)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life – Child Coverage ($5,000 per child)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment (up to $500,000)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax-Advantaged Spending Accounts</td>
<td>Healthcare Flexible Spending Account</td>
<td>You elect voluntary contributions up to maximum limit.</td>
</tr>
<tr>
<td></td>
<td>Dependent Care Reimbursement Account</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Parking &amp; Commuter Accounts</td>
<td></td>
</tr>
<tr>
<td></td>
<td>WageWorks</td>
<td></td>
</tr>
</tbody>
</table>

* Your personal cost options are detailed in your Personalized Benefit Statement. They are also available by logging into your account at www.keepinglawell.com.

** Amounts represent full-time employment status. For half-time employees, the benefit is reduced 50%.

Review the full details of these benefit options and costs in your Open Enrollment CHOOSEwell Guide or on your Personalized Benefit Statement.

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### Key Things to Remember During Open Enrollment

- Open Enrollment will be your only opportunity to make coverage elections for yourself and your dependents for 2020 unless you experience a qualifying life event.
- Unless you make a change during Open Enrollment, your previously elected 2019 benefit elections will generally roll over to 2020.
- However, your enrollment in either the Dependent Care Reimbursement Account or the Healthcare Flexible Spending Account **DOES NOT automatically roll over**. If you wish to continue participating in these accounts – or if you wish to enroll in either of these accounts for 2020, you’ll need to make an election during Open Enrollment.
- Open Enrollment elections take effect January 1, 2020.

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### Meet a Member Advocate — Member Advocates from our health providers will providers are available to provide personal, one-on-one assistance in our office in City Hall, 200 N. Spring Street, Room 867, 8:00 a.m. to 4:00 p.m. during Open Enrollment and throughout the year.

<table>
<thead>
<tr>
<th>Anthem</th>
<th>Kaiser</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:00 AM – 4:00 PM</td>
<td>Tuesday - Thursday</td>
</tr>
<tr>
<td>Monday - Friday</td>
<td></td>
</tr>
</tbody>
</table>
How to Use the CHOOSEwell Enrollment Guide

First

Review your current enrollment and your 2020 costs and options using your Personal Enrollment Fact Sheet or by logging into your account at keepingLAwell.com.

Second

Review the CHOOSEwell Enrollment Guide to learn more about using your benefits, and any rules/restrictions that may apply.

Third

Make your 2020 enrollment elections by October 31, 2019! Go to keepingLAwell.com or call 833-4LA-WELL to make elections.

Your Enrollment Resources

To enroll or make changes, visit keepingLAwell.com or contact the Benefits Service Center at 833-4LA-WELL (for TDD or TTY service, call 800-735-2922.) Representatives are available 8:00 a.m. to 5:00 p.m., Pacific Time, Monday –Friday.