Understanding Your Full Benefits Package

To support your current and future health and wellbeing, LAwell includes many other benefits beyond those described in the CHOOSEwell Guide. This brochure summarizes these additional—and very important—parts of your benefits package.

LIVEwell

Our new wellness program, LIVEwell, will launch in late 2016. This program will give you and your family resources to support your current and future wellbeing. Be on the lookout for more information to come, and visit the keepingLAwell.com and the per.lacity.org/Bens websites for updates.

Please be aware of the following Wellness resources presently offered by our health plans:

- **Annual checkups**
- **Nurse Help Line**
  24 hours a day, 7 days a week
- **Weight management and nutrition counseling**
- **Smoking/tobacco cessation**
- **Health Coaching**
- **Exercise**
- **Chronic Care Management**
- **Other online tools**

Other online tools:
### Anthem Plans

*anthem.com/ca/cityofla*

- Call the 24/7 Nurseline at the number listed on your member ID card:
  - **888-576-6225**

#### Preventive Health
- Annual checkups
- Nurse Help Line: 24 hours a day, 7 days a week
  - Call the 24/7 Nurseline at the number listed on your member ID card:
  - **888-576-6225**

#### Weight Management and Nutrition Counseling
- Diabetes Prevention Program for pre-diabetics (in-person and online)
- Diet and nutrition advice
- Diabetic Care self-management training (after copay)
- Discounts on weight loss products and programs, including Jenny Craig, Living Lean, nutrition bars and drinks
- Bariatric surgery if authorized as medically necessary

#### Smoking/Tobacco Cessation
- Quitting smoking is the most important thing that current smokers can do to live a longer, healthier life. Anthem offers these tools and resources to help you beat the addiction:
  - Smoking/tobacco cessation support
  - Over-the-counter nicotine replacement medications with no copayment
  - Prescription smoking cessation medications

#### Exercise
- Offers a web-based walking program that allows members to earn points and join an online community supporting their walking goals.

#### Chronic Care Management
- Call **800-552-5560** to sign up for ConditionCare and get 24/7 toll-free access to a nurse care manager; health screenings and follow-up calls; educational guides; and tools on how to take care of your health.

#### Other Online Tools
- Go to *anthem.com/ca/cityofla* and select Health & Wellness to find:
  - Preventive health guidelines for men, women, children and seniors
  - Videos on a range of wellness topics
  - Articles on alternatives to Western medicine
  - First aid information
  - Comprehensive health library
  - LiveHealth Online doctors

### Kaiser Permanente HMO

*mykp.org/ca/cityofla*

- Nutrition counseling available with doctor referral; copay applies
- Lifestyle Weight Management Course plus other health education programs
- Free online personalized Weight Management Program
- Weight Watcher discounts
- Bariatric surgery referral to a specialist for weight loss surgery

#### Preventive Health
- Annual physical and other in-network preventive care is generally covered at 100% in-network

#### Weight Management and Nutrition Counseling
- Nicotine patches at regular drug copayment for up to six months when registered for a smoking cessation class
- Stop smoking classes offered at no fee to members
- Members can meet with a Clinical Health Educator for one-on-one counseling at regular office copay
- Free, online personalized Stop Smoking Program
- Quit smoking with Breathe™

#### Smoking/Tobacco Cessation
- Offers a phone-based and web-based Health Coaching program available to all members focused on health habits, like managing weight, quitting tobacco, reducing stress, becoming more active, and eating healthier.

#### Exercise
- Offers a web-based walking program called “10,000 Steps” which allows members to set goals and track individual progress.

#### Chronic Care Management
- Complete Care disease management program is designed to prevent or manage chronic conditions through a combination of clinical care, health education, and self-management tools. Members with specific medical conditions are automatically identified using disease-specific case identification protocols through our clinical information systems. Call Member Services at **800-464-4000**.

#### Other Online Tools
- Total Health Assessment with Succeed™
- Exercise videos
- Physical and mental health quizzes and calculators
- Downloadable podcasts
- Fitness widgets
- Interactive “Kid Wisdom” site geared for child health
The City of Los Angeles Deferred Compensation Plan plays a vital role in creating future retirement income security. This voluntary retirement savings plan supplements benefits available to you through your primary City retirement plan.

WHY SHOULD I CONSIDER JOINING?

The purpose of saving for retirement is creating income security after your working years are over. The ideal goal is to have sufficient income at retirement to maintain the standard of living you had while working. At the City of Los Angeles, you have two resources for creating retirement income security:

- **Los Angeles City Employees Retirement System (LACERS)** — Benefits are determined based on factors such as how long you work for the City and your salary near retirement. They are also based on your retirement Tier (Tier 1 for employees hired prior to February 21, 2016; Tier 3 for employees hired on or after February 21, 2016) and the benefit formulas that apply to each Tier.

- **Deferred Compensation Plan** — Benefits are based on the total balance (contributions + earnings) you accumulate in your account. You can begin drawing on your balance when you retire. You have several withdrawal options, although ideally you would convert your balance into a steady income stream over many years to supplement your LACERS income.

Your optimal goal should be to produce income from both programs to equal or exceed 100% of the amount of salary you’re actually living off at the time you retire.

WHAT DECISIONS ARE REQUIRED TO ENROLL?

Enrolling in the Plan requires making a few basic decisions:

1. **How much do I want to contribute each payday?**

You can contribute as little as $15 per payday. Annual contribution limits as of 2016 are $18,000 for those below age 50, $24,000 for those age 50 or older, and $36,000 for participants eligible for Catch-Up. These limits are subject to increase by the federal government on an annual basis.

2. **Do I want to save pre-tax or after-tax?**

Pre-tax contributions are made before federal and state taxes are withheld. Earnings grow tax-deferred. You do not pay taxes on these amounts until you withdraw them from the Plan.

After-Tax (Roth) contributions are made after federal and state taxes are withheld. Earnings grow tax-free. No taxes are paid on distributions (if your account has been held for at least five years and you’re at least age 59-1/2).

3. **How do I want to invest my account?**

The Plan offers a wide variety of investment options, ranging from interest-bearing savings accounts to stock and bond mutual funds. You can choose an investment profile that matches your risk tolerance and investment objective. In addition to a core menu of investment options, a brokerage window through Charles Schwab is available offering access to a wider universe of stocks, bonds and mutual funds.

4. **What if I need to access my account while working?**

Although generally these funds are not available to you until after you end employment with the City, there are a few exceptions. The Plan offers a loan program, which allows you to borrow from your account up to certain limits and then pay yourself back. In addition, if you experience a financial emergency and meet federal guidelines, you may be eligible for a hardship withdrawal.

5. **How do I enroll?**

You can obtain enrollment materials by visiting the Plan website at [cityofla457.com](http://cityofla457.com); calling 888-457-9460; or visiting the Plan Service Center located in the Employee Benefits Division, Room 867 City Hall, Monday through Friday from 8 a.m. to 4 p.m.
The City of Los Angeles offers the following transportation benefits to eligible employees:

- Commuter Spending Accounts
- Transit Reimbursement Program
- Vanpool/Carpool Program
- Parking Benefits
- Bike/Walk to Work
- Commute Options & Parking Administration

These pages contain brief overviews of each benefit. To learn more or to obtain forms, please visit [http://per.lacity.org/commuter.htm](http://per.lacity.org/commuter.htm).

**Commuter Spending Accounts**

The City offers two programs to help you save on the cost of public transportation or parking as part of commuting to work. These programs allow you to set aside pre-tax dollars and use them for qualified expenses, reducing your net cost. The programs also allow for certain conveniences when making transit/parking purchases.

- Transit Spending Account (TSA) (including contribution match of up to $50 per month)
- Parking Spending Account (PSA)

Unlike other benefit programs, elections to participate in TSA and PSA may be modified throughout the year, not just during Open Enrollment. To enroll or make changes, go to [keepingLAwell.com](http://keepingLAwell.com).

**TRANSIT SPENDING ACCOUNT (TSA)**

- Transit Spending Accounts allow you to set aside up to $255 (maximum amount subject to federal law revision) per month on a pre-tax basis to pay for public transit expenses, including bus, rail, train and subway fares.

- Transit media (e.g., passes, tickets, etc.) can, in most cases, be purchased directly through our service provider, WageWorks. Make your purchases by the 10th of the month and those media will then be mailed to your home prior to the month they will be used.

- The City offers up to $50 in the form of a “Transit Match” for eligible City employees who meet all requirements of the Transit Match program.

**PARKING SPENDING ACCOUNT (PSA)**

- Parking Spending Accounts allow you to set aside up to $255 (maximum amount subject to federal law revision) per month on a pre-tax basis to pay for parking expenses related to commuting from home to work. Note that these accounts cannot be used for parking provided by the City of Los Angeles to its employees at City owned or leased lots (e.g., lots at City Hall East, Figueroa Plaza, Police Administration Building, etc.).

- Parking passes can, in certain instances, be purchased directly through our service provider, WageWorks. Alternatively, you can make your parking purchases at a garage/lot and file a claim in order to receive reimbursement from your account.

**IMPORTANT INFORMATION ABOUT THE TSA AND PSA**

- You may enroll, suspend or modify your participation in these programs at any time of year, including during Open Enrollment.

- The minimum contribution to either account is $10 per payday.

- There are no “use it or lose it” provisions that happen at year-end; funds roll over to subsequent years indefinitely (until you terminate employment with the City or transfer to the Department of Water and Power).

- You are not required to make your transit purchases in the month you make your contribution; funds can be accumulated and used whenever you wish as long as you do not accumulate more than $1,500 in your WageWorks PSA/TSA account and $1,500 in your Parking and/or Commuter Card.
Transit Reimbursement Program
• The Transit Reimbursement Program provides up to $50 per month to individuals who use public transportation to commute to work. Unlike Transit Spending Accounts, participants must submit monthly forms with proof of transit purchase in order to be eligible for reimbursement.

Vanpool/Carpool Program
• The City’s Vanpool Program assists City employees in joining or forming vanpools as a means of commuting to common City work locations within the greater L.A. region. Approximately 90 vans are currently operating through this program.

• The Carpool Program facilitates employee carpooling as a means of commuting to work and may provide for carpool parking permits at City owned/leased lots based on meeting certain criteria and subject to space availability.

Parking Benefits
• The City provides employee parking at a variety of City-owned and leased lots near primary City work facilities. The cost of parking to the employee varies by type of permit. Please note the following:
  – A variety of different permit types (Individual, Night, Disabled, Electric, etc.) are issued based on the terms of the City’s Special Memorandum of Understanding on Commute Options and Parking.
  – Permit availability is subject to space availability and upon meeting all program terms and conditions.

Bike/Walk to Work Programs
• The Bike to Work and Walk to Work Programs provide up to $50 per month to individuals who commute to work by bicycle or walking.

Commute Options & Parking Administration
• Ridesharing and parking programs are administered by the Commute Options and Parking Section located at the Employee Benefits Division, City Hall, Room 867. The office is open from 8:00 a.m. to 4 p.m. You may contact a representative at (213) 978-1634 or send an email to per.commuteoption@lacity.org.

Harbor Department and Los Angeles World Airports (LAWA) Employees
If you are a Harbor or LAWA employee, you are not eligible for these transit and parking benefits. Instead, your transit and parking benefits are provided directly by your Department. Please contact the appropriate departmental human resource section for more information about transit and parking benefits for these departments.