

# 2025-2026 Benefit Guide

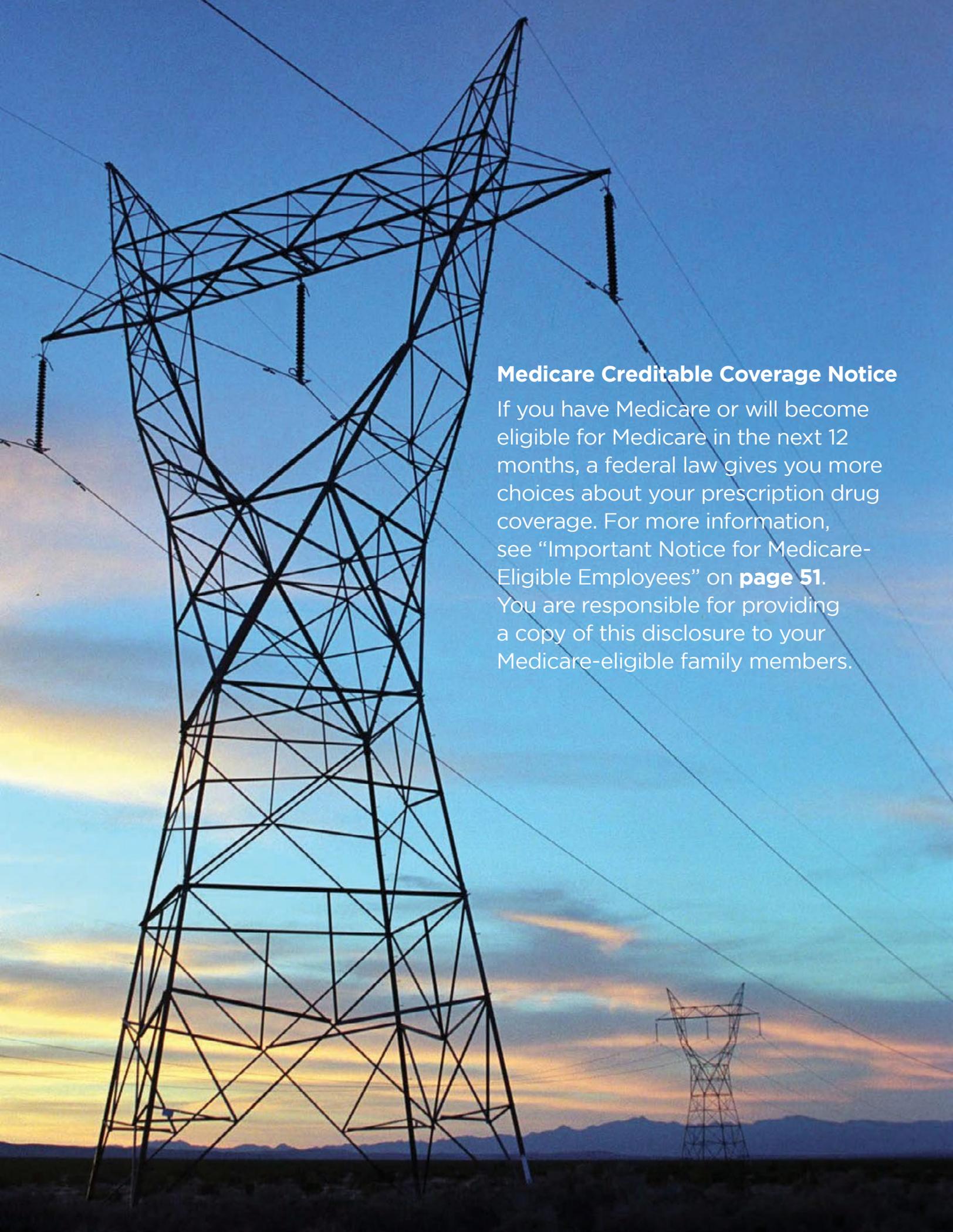
for **Active** Employees



**Open Enrollment:**  
**March 31 - April 11, 2025**



Los Angeles  
Department of  
Water & Power



## Medicare Creditable Coverage Notice

If you have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. For more information, see “Important Notice for Medicare-Eligible Employees” on **page 51**. You are responsible for providing a copy of this disclosure to your Medicare-eligible family members.

# 2025-2026 Benefit Guide

for **Active** Employees

## IMPORTANT REMINDERS

- ▶ For 2025-2026 Open Enrollment, the effective date is July 1, 2025.
- ▶ New Hire: You must complete your enrollment within **31 days** from your effective start date and pay your portion of the cost, if any. Coverage will begin the first of the following month after your forms and eligibility documents, if any, are received.
- ▶ Transferring/Promoting from another City Department: Your coverage **does not** rollover. You must re-enroll in a health and dental plan with LADWP, or if eligible, with IBEW Local 18. You have **31 days** from your effective start date to enroll and must pay your portion of the cost, if any. Coverage will begin the first of the following month after your forms and eligibility documents, if any, are received.
- ▶ **Qualifying Events** (birth of a child, marriage, divorce, etc.)
  - Be sure to submit your completed enrollment/change form and supporting documentation within **31 days** from your qualifying event. The effective date is the first of the following month after submission for changes made outside of the Open Enrollment period. (See pages 10-11 In Benefit Guide for Active Employees).

## 2025-2026 Benefit Guide for Active Employees

### IMPORTANT REMINDERS... cont'd

- ▶ If you're in a domestic partnership and you marry your domestic partner, you need to submit a copy of your certified marriage certificate, an enrollment/change form, and a Termination of Domestic Partnership form to the appropriate plan administrator (LADWP or IBEW Local 18) within **31 days** from the date of marriage. If you do not submit the necessary documents, you will continue to pay income taxes on the subsidy for your domestic partner's coverage and any coverage for his or her children.
- ▶ AB570 - Parents are not eligible for enrollment on active or retiree plans, as AB570 applies to individual market plans and not employer-provided group health plans.

### Contact Information

#### LADWP Health Plans Administration Office

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

**(213) 367-2023**

**(800) 831-4778**

**[HealthPlans@ladwp.com](mailto:HealthPlans@ladwp.com)**

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

# Inside

## Welcome

- 4 Exploring Your Health Benefits**
- 5 Preparing for Enrollment or Enrollment Changes**
- 6 Eligibility**
- 7 Enrolling in Coverage**
- 8 How to Enroll**
- 10 Qualifying Events**

## Health and Dental

- 12 Your Coverage Options**
- 14 Covering Your Eligible Dependents**
- 19 Paying for Coverage**
- 21 Rate and Subsidy Charts**
- 23 Health Plan Charts**
- 35 Should you go to Urgent Care or the Emergency Room?**
- 36 Dental Plan Charts**

## Wellness, Mental Health, Employee Assistance Program and Leave of Absence

- 39 Wellness, Mental Health and Employee Assistance Program Resources**
- 45 When You Have a Leave of Absence**

## Additional Information

- 47 Continuing Coverage with COBRA**
- 51 Medicare Information for Employees**
- 53 Health Care Notices**
- 56 Improper Use of Benefits**

This Guide represents a summary of the benefits available to you as an eligible employee of the Los Angeles Department of Water & Power (LADWP). Every effort has been made to provide an accurate summary of the terms of the plans herein. To the extent there is a conflict between the information in this Guide and the official plan documents, the plan documents will govern in all cases. This Guide is for informational purposes only, and information contained herein may include programs that are not applicable to all LADWP employees. Receipt of this Guide does not constitute a waiver of any applicable eligibility requirements nor does it constitute any employment promise or contract. Information contained in this Guide is subject to the approval of the Board of Water and Power Commissioners.

# Exploring Your Health Benefits

Your health benefits are a vital part of your personal financial security program. LADWP benefits are designed to give you the resources and information you need to live well and stay healthy. We want you to select the plan that works best for you and your family.

During our annual Open Enrollment period, you have the opportunity to review your health and/or dental plans and make any needed changes. In this Guide, you will find your options for enrollment, details on coverage, tips on how to enroll and more information about your benefits. Explore this Guide carefully so you can understand all that is available to you and make your best decision for coverage.

## 2025-2026 Open Enrollment: March 31 to April 11, 2025

The effective date is July 1, 2025 for the 2025-2026 Plan Year (July 1, 2025 to June 30, 2026).

### Carrier Informational Sessions

Informational sessions have been scheduled during Open Enrollment with each carrier so that you may obtain more information about the health plan that you are interested in and to ask any questions. Please visit <https://ebenefits.ladwp.com/Home/ActiveEmplBenInfo> to view the schedule and to obtain the weblink and/or dial-in phone number.

## 2025 Open Enrollment Highlights – What you Need to Know

Parents are not eligible for enrollment on active or retiree plans. California Assembly Bill 570 applies to individual market plans and not employer-provided group health plans like LADWP.

### Reminder - 31 Days

Be sure to submit your completed enrollment/change form and supporting documentation within **31 days** from your qualifying event. See the next page for more details.



# Preparing for Enrollment or Enrollment Changes

**Update your personal information:** During Open Enrollment, current employees will have the ability to enroll in a different health and/or dental plan utilizing the eBenefits website at <https://healthcareladwp> (this is accessible with the LADWP intranet only). Changes can also be made on application forms. Enroll as early as possible to avoid any interruption to your benefit selections.

You can download enrollment forms from:

- eBenefits website <https://eBenefits.ladwp.com>
- MyDWP intranet site <https://healthcareladwp>

If you would like to speak with a LADWP Health Plans Representative, please call **(213) 367-2023** or **(800) 831-4778**, weekdays from 7:00 a.m. – 3:30 p.m.

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

**Review your dependents:** Are all your covered dependents still eligible? You must update your dependents (such as a new spouse, domestic partner or a new child) within **31 days from a qualifying event**, or you will not be able to add your dependent(s) until the next Open Enrollment period in 2025. See **page 14** for details.

**Gather all of your documents:** When you enroll, make sure you provide all of the required documents. You will need to provide each eligible dependent's Social Security number for verification purposes along with copies of any other supporting documentation (birth certificate, marriage certificate, domestic partnership). See **pages 14-15**.

**Plan to keep proof of enrollment:** Print or keep a copy of your form as proof of enrollment. Enrolling in and/or changing your benefits cannot be done verbally.

- ▶ For LADWP-sponsored plans, you can enroll by completing an enrollment form. See **page 8** for details.
- ▶ For IBEW Local 18-sponsored plans, you can enroll online. See **page 8** for details.

**Please read this guide carefully to ensure you choose a health and dental plan that is best for you and your family. If you want to keep your current health and/or dental plans and coverage levels for you and the same eligible family members you cover today, you simply take no action.** Your current coverage choices will continue automatically. However, please review this guide for any benefit coverage changes.

**Note:** Please review the subsidy and premium rate changes for the 2025-2026 plan year.



## Important

You must remove dependents from your coverage if they no longer qualify as “eligible dependents.” See **pages 14-15**

# 6 Eligibility

## Who can enroll in LADWP or IBEW Local 18-sponsored plans?

If You Are...	Then You Are Eligible For...
<p>An employee of LADWP working 20 hours or more per week</p> <p>or</p> <p>A permanent half-time/40 hours per pay period, part-time employee who works 19 hours per week and is a union member in an IBEW Local 18 bargaining unit.</p>	<p>LADWP and/or IBEW Local 18-sponsored health and dental plans</p> <p>Half-time employees receive half the benefits of full-time employees. Employees receive half of the department paid medical and dental subsidy. Employee is responsible for any amount not covered by subsidy.</p>
<p>An employee occupying positions in the class of Security Officer, Class Code 3181</p>	<ul style="list-style-type: none"> <li>▶ LADWP health plans</li> <li>▶ LADWP Dental Plans or</li> <li>▶ Local 721 Sponsored Blue Shield DHMO Dental plan</li> </ul>
<p>A Construction exempt employee on Payroll 02, 06, 70 or 72</p>	<p>LADWP and/or IBEW Local 18-sponsored health and dental plans; but you <b>are not</b> eligible for the LADWP subsidy</p>



### Which Dependents Can You Cover?

- ▶ Your spouse or domestic partner
- ▶ Your children under age 26 — includes stepchildren and children of whom you are the legal guardian
- ▶ Your disabled children age 26 or older (if they were deemed disabled prior to turning age 26). Please see details on **page 15**
- ▶ Your grandchildren who are the children of your *covered* children

Special rules and definitions apply to all dependents. It is your responsibility to remove dependents from coverage if they no longer qualify as “eligible dependents.” See dependent eligibility details on **page 18**.

# Enrolling in Coverage

If you are a new hire or you make a change in coverage due to a qualifying event, your coverage begins the first day of the month after you submit your enrollment/change form to the LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center. You must complete your enrollment within your 31-day eligibility period and pay your portion of the cost, if any.

If you are transferring/promoting from another City Department, your coverage with another City Department **does not** rollover and ends on the last day of the month you are employed with the other City Department. **You must re-enroll** in a health and dental plan with LADWP, or if eligible, with IBEW Local 18, and you have 31 days from your effective start date to enroll. Though you have **31 days to enroll in a health and dental plan, please enroll early since there will be break in coverage between the time you start with DWP and the time your new medical benefits take into effect.**

**Note:** For Open Enrollment, the effective date is July 1, 2025 for the 2025-2026 Plan Year (July 1, 2025 to June 30, 2026). However, the Health and Dental Plans are based on a calendar year. The benefits that have a specified number of visits per year, or amounts you pay for deductibles, coinsurance or co-payments and when you reach your annual out-of-pocket maximum, these are all counted or accumulate on a calendar-year basis.



**2025-2026  
Open Enrollment:**

**March 31 to April 11, 2025**



# 8 How to Enroll

## LADWP-Sponsored Plans

To enroll in a LADWP-sponsored plan, download your enrollment/change form and once completed, submit the form and supporting documentation to:

### LADWP Health Plans Administration Office

John Ferraro Building (JFB)  
111 North Hope Street, Room 564  
Los Angeles, CA 90012

- ▶ You can download enrollment forms from the eBenefits website at <https://eBenefits.ladwp.com>. For questions or help with your enrollment/changes, call the LADWP Health Plans Administration Office at **(213) 367-2023** or **(800) 831-4778**.
- ▶ Forms and supporting documentation can be emailed to [HealthPlans@ladwp.com](mailto:HealthPlans@ladwp.com).

**Note:** The original enrollment forms will still be required.

## IBEW Local 18-Sponsored Plans

- ▶ Enroll online at [www.mybenefitchoices.com/local18](http://www.mybenefitchoices.com/local18).
- ▶ For questions or help with your enrollment/changes, please call the IBEW Local 18 Benefit Service Center weekdays at **(818) 678-0040** or **(800) 842-6635** between the hours of 8:30 a.m. and 12:00 p.m., and 12:45 p.m. and 5:00 p.m., or email [Local18@mybenefitchoices.com](mailto:Local18@mybenefitchoices.com)

### IBEW Local 18 Benefit Service Center

9500 Topanga Canyon Boulevard  
Chatsworth, CA 91311

## Reviewing Your Choices

If you enroll online, print your confirmation statement at the end of the enrollment process. If you enroll with a paper form, make a copy for your records. Check your enrollment carefully!

- ▶ **Coverage level** — did you elect individual or family coverage? Make sure all enrollment forms are signed correctly.

- ▶ **Dependents** — do you have the correct name and Social Security number listed for each dependent you want to cover? If you added a new dependent, did you submit the verification of eligibility information listed on **pages 14-15**?
- ▶ **Your contributions** — does your paycheck stub accurately reflect your benefit choices?

**See pages 14-15 for details about which dependents you may enroll and when their coverage begins and ends.**

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

Special rules apply if you switch from LADWP-sponsored plans to IBEW Local 18-sponsored plans, or vice versa. You must complete the plan termination form to cancel your current coverage to make the change effective. An electronic copy of the form can be downloaded from:

- ▶ LADWP-sponsored coverage: <https://eBenefits.ladwp.com>
- ▶ IBEW Local 18-sponsored coverage; on Resources Page, at the bottom of the page, under Forms: [www.mybenefitchoices.com/local18](http://www.mybenefitchoices.com/local18)  
Declining/terminating and changes can also be made online at [www.mybenefitchoices.com/local18](http://www.mybenefitchoices.com/local18)

Or you may contact the LADWP Health Plans Administration Office or the IBEW Local 18 Benefit Service Center, as appropriate, to receive a plan termination form. Changes outside of the Open Enrollment period will be effective the first of the month after your form is received.

**Note:** If you have IBEW Local 18-sponsored coverage and you are on an emergency appointment, you may remain enrolled in Local 18-sponsored coverage for up to one year.

## When You Are Ready to Retire

- ▶ **When you retire, your health coverage does not continue automatically.** You must contact the LADWP Health Plans Administration Office or the IBEW Local 18 Benefit Service Center at least one month before your retirement date to continue coverage for you and your covered eligible dependents. If you are changing plans for any reason, you must submit a completed enrollment/change form for LADWP, or for IBEW Local 18-sponsored plans, contact the IBEW Local 18 Benefit Service Center at **(800) 842-6635** or send an email to [Local18@mybenefitchoices.com](mailto:Local18@mybenefitchoices.com).

**Important:** You can only choose an IBEW Local 18-sponsored health and/or dental plan for retirement if you were actively enrolled in the plan before your retirement.



# 10 Qualifying Events

## Making Coverage Changes During the Year

You can only change your health and/or dental plans outside of the Open Enrollment period if you experience an eligible qualifying life event. You must act quickly if you need to add or delete an eligible dependent based on one of the qualifying events outlined in the table below.

For LADWP-sponsored plans, contact the Health Plans Administration Office at **(213) 367-2023** or **(800) 831-4778**.

For IBEW Local 18-sponsored plans, go to [www.mybenefitchoices.com/local18](http://www.mybenefitchoices.com/local18), log in and make your qualifying life event changes online. Required supporting documentation can also be uploaded online or emailed. If you have any questions, please call the IBEW Local 18 Benefit Service Center at **(800) 842-6635**.

You can download enrollment/change forms:

- ▶ LADWP-sponsored coverage: <https://ebenefits.ladwp.com/home/forms>
- ▶ IBEW Local 18-sponsored coverage: [www.mybenefitchoices.com/local18](http://www.mybenefitchoices.com/local18)

## Qualifying Events

Be sure to submit your completed enrollment/change form and supporting documentation within **31 days** from your qualifying life event to the appropriate plan administrator (LADWP or IBEW Local 18).

If You...	You Should...
Get married	<ul style="list-style-type: none"> <li>&gt; Add your new spouse to your plan(s) <b>within 31 days from your wedding date</b> by submitting your change form and temporary marriage certificate or customer copy.</li> <li>&gt; Submit a copy of your certified marriage certificate <b>within 90 days of your wedding date</b>.</li> <li>&gt; Coverage will be effective on the first of the month following the date you submit an enrollment/change form to the appropriate plan administration (LADWP or IBEW Local 18).</li> <li>&gt; Failure to submit the certified marriage certificate <b>within 90 days of your wedding date</b> will result in termination of enrollment of your spouse including any applicable stepchildren.</li> </ul>
Are a new employee	<ul style="list-style-type: none"> <li>&gt; Enroll yourself and any eligible dependents in benefits within 31 days from your hire date.</li> </ul>
Enter a Domestic Partnership	<ul style="list-style-type: none"> <li>&gt; Add your domestic partner to your plan(s) within 31 days after 12 months of living together or</li> <li>&gt; Add your domestic partner to your plan(s) within 31 days of registering your domestic partnership with the county or state.</li> <li>&gt; If an enrolled domestic partner becomes a registered domestic partner or a spouse, this is not a qualifying event, as the dependent is already enrolled on the plan.</li> <li>&gt; See page 14 for additional guidelines for domestic partnerships and documents required for verifying domestic partner eligibility.</li> </ul>
Add a dependent as a result of a marriage, domestic partnership, birth, adoption or placement for adoption	<ul style="list-style-type: none"> <li>&gt; Add your new dependents to your plan(s) within 31 days from your marriage, domestic partnership, birth, adoption, or placement for adoption by submitting your dependents required documentation.</li> <li>&gt; If submitting a hospital birth announcement for your newborn child, you must submit a copy of your child's certified birth certificate within 90 days of their birth.</li> <li>&gt; See page 15 for additional documents required for verifying eligibility.</li> <li>&gt; Newborns are covered through their mother's insurance for the first 31 days (by law). If the mother is not enrolled in the LADWP or IBEW Local 18 health plan and enrolled within 31 days, the newborn's coverage will begin 1st of the following month from date of birth.</li> </ul>

**IMPORTANT NOTE:** The effective date is the first of the following month after submission for changes made outside of the Open Enrollment period.

If You...	You Should...
Transfer from another City of Los Angeles Department	<ul style="list-style-type: none"> <li>&gt; Enroll in a health and/or dental plan within 31 days from your date of hire with LADWP.</li> <li>&gt; Contact the City Employee Benefits Office at (213) 978-1655 for information on your last day of coverage under your City health and/or dental plan.</li> </ul>
Change from daily rated status (Payrolls 02, 06, 70 or 72) to monthly salaried status	<ul style="list-style-type: none"> <li>&gt; Enroll in a health and dental plan (but not change from one plan to another) within 31 days from the change in status.</li> </ul>
Change from part-time/half-time to full-time status (IBEW Local 18-represented employees only)	<ul style="list-style-type: none"> <li>&gt; Notify the appropriate plan administrative office (LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center) immediately. Enroll or change your health or dental plan within 31 days from the status change.</li> <li>&gt; The full subsidies are effective the first of the month following the effective date of the change.</li> </ul>
Change from full-time to part-time/half-time status	<ul style="list-style-type: none"> <li>&gt; Notify the appropriate plan administrative office (LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center) immediately. The earliest you can change or cancel coverage is the month you change to part-time status. You will no longer be eligible for the full LADWP subsidy amount as of the first of the month following your status change.</li> </ul>
Return from a protected leave of absence	<ul style="list-style-type: none"> <li>&gt; Enroll in benefits within 31 days from your first day back from leave.</li> </ul>
<p>Lose other health and dental coverage for one of the following reasons:</p> <ul style="list-style-type: none"> <li>&gt; COBRA continuation coverage was exhausted</li> <li>&gt; Coverage was terminated because of loss of eligibility as a result of legal separation, divorce, spouse's death or termination of spouse's employment</li> <li>&gt; Spouse's employer contribution toward coverage was terminated</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Enroll in coverage through the appropriate plan administrative office (LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center) within 31 days from the date you lost coverage.</li> </ul>
Are reassigned for six months or more to an LADWP working location not in your plan's service area.	<ul style="list-style-type: none"> <li>&gt; Re-enroll in a plan with coverage in that area within 31 days from reassignment.</li> </ul>
Change from an IBEW class to MEA class	<ul style="list-style-type: none"> <li>&gt; Contact LADWP Health Plans Administration Office to enroll and contact IBEW Local 18 Benefit Service Center to cancel coverage within 31 days of changing class. If you have IBEW Local 18-sponsored coverage and you are on probation or an emergency appointment, you may remain enrolled in IBEW Local 18-sponsored coverage for up to one year.</li> </ul>

**IMPORTANT NOTE:** The effective date is the first of the following month after submission for changes made outside of the Open Enrollment period.

# Your Coverage Options

## Health Plans

The plan you elect for yourself will apply to your eligible covered dependents.

LADWP and IBEW Local 18 sponsor both health maintenance organization (HMO) plans and preferred provider organization (PPO) plans. Each plan offers you access to its own network of health care providers — hospitals, clinics and physicians — and administers the claims that you and other members submit for the care you receive.

*Which plan is right for you?* If you prefer to have your care coordinated through a single doctor, an HMO plan might be right for you. If you want greater flexibility or if you see a lot of specialists, a PPO plan might be a better option.

**You can compare coverage of the various plans in the comparison charts on pages 23-34 of this guide.**



## LADWP-Sponsored Plans

- ▶ Kaiser Permanente HMO Plan
- ▶ UnitedHealthcare HMO Plan
- ▶ UnitedHealthcare PPO Plan
- ▶ UnitedHealthcare Select Plus PPO Plan (Management Employees Association, Association of Confidential Employees, and Bargaining Unit V)
- ▶ United Healthcare Non-Differential PPO Plan (Owens Valley employees only)
- ▶ Health Plan of Nevada Plan HMO

**Note:** For certain LADWP-sponsored plans, if your child lives outside your medical plan's service area, he or she will be covered for emergency care only. In the event that he or she receives emergency care, you should contact your medical plan immediately. IBEW Local 18-sponsored plans may have additional coverage.

\* All services for Employee Assistance Program (EAP), behavioral health, and substance use disorders covered under the IBEW Local 18-sponsored plans are managed through Optum Behavioral Health.

\*\* For Owens Valley employees only - if you move out of the Owens Valley, you must re-enroll in a non-Owens Valley LADWP or IBEW Local 18-sponsored plan within 31 days from the change. You cannot remain enrolled in an Owens Valley plan if you move out of the area and/or your work location changes.

## IBEW Local 18-Sponsored Plans\*

- ▶ Anthem Blue Cross HMO (Employee must live in CA)
- ▶ Anthem Blue Cross PPO Plan
- ▶ Anthem Blue Cross Prudent Buyer PPO Plan (Owens Valley employees only)\*\*

## Understanding HMO Plans

HMOs cover only the care you receive from their provider networks, except for emergency care. If you want to use a specific provider for your care, be sure to verify that provider is in the HMO's network.

If you do not live in an HMO's California network area, you should not enroll in that HMO's plan. If your covered eligible dependents live outside of the HMO's California network area, they will have limited coverage, typically for emergencies only. IBEW Local 18-sponsored plans may have additional coverage if your eligible dependent is set up under Guest Membership.

You pay a **co-pay** amount, if applicable when you receive care. Providers file claims for you, which helps eliminate paperwork.

## Understanding PPO Plans

PPOs cover care you receive from their provider networks (in-network care), but they also cover care you receive from other providers (non-network care). However, your benefits are paid at the highest level when you use a provider in your PPO network.

The PPOs have an **annual deductible** for most health care expenses. You are responsible for paying your eligible health care expenses until you reach your annual deductible.

After you meet the deductible, you pay a percentage of the covered expenses; this is called a **coinsurance** amount. The PPO pays the remainder of your covered expenses.

If your coinsurance amounts reach your **annual maximum**, the PPO pays 100% of your covered expenses for the rest of the calendar year.

You may be responsible for paying a fixed **co-pay** for certain provider visits. Co-pays do not count toward your deductible or out-of-pocket maximum.

**Note:** Preauthorization may be required for certain types of care. If you use an out-of-network provider, you will be responsible for amounts exceeding eligible medical expenses, and you may be required to file claims for expenses incurred.

## Prescription Drug Coverage

Benefits for prescription drugs are included with your health plan choice. All plans offer you the convenience of filling your prescription at a retail pharmacy (or Kaiser Permanente-based pharmacy on the Kaiser Permanente HMO Plan) and ordering a longer-term supply through mail order, which can be useful if you take a maintenance medication.

## Dental Plans

All plans offer 100% coverage for diagnostic and preventive services. Highlights of each plan's coverage appear in the comparison charts on **pages 36-38**.

### Understanding DHMO Plans

Dental Health Maintenance Organizations, or DHMOs, cover only the care you receive from their provider networks, unless you need emergency care outside the plan's service area. If you do not live in a DHMO's California network area, you should not enroll in that DHMO's plan.

### Understanding PPO Plans

A dental preferred provider organization, or PPO, gives you the choice of using in-network or out-of-network dentists. You will generally pay more if you use out-of-network dentists.

**Note:** If you fail to enroll in a new dental plan as a retiree, you will not be able to enroll in a new dental plan until the next Open Enrollment period.

**Please note:** LADWP's and IBEW Local 18 plans do not provide international coverage.

### LADWP-Sponsored Plans

- ▶ Delta Dental PPO
- ▶ United Concordia Plus Dental Plan (DHMO)

### IBEW Local 18-Sponsored Plans

- ▶ Guardian PPO
- ▶ Guardian DHMO (California only)

### Local 721-Sponsored Plans

- ▶ Blue Shield DHMO

If you are a Security Officer (Class Code 3181), you are eligible to enroll in a LADWP dental Plan or you may elect Blue Shield DHMO Plan through Local Union 721 Zenith American Solutions by calling **(877) 802-9740**.



# Covering Your Eligible Dependents

If you elect coverage for yourself, you may also elect coverage for your family members who are “eligible dependents.”

## Covering Your Spouse or Domestic Partner

To elect coverage for your spouse or domestic partner, you must submit this documentation to establish eligibility to the appropriate plan administrator (LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center). If you and your spouse or domestic partner work at LADWP and are eligible for health care coverage, you must each elect coverage; LADWP employees cannot be enrolled as the dependent of another LADWP employee.

Dependent Type	Documents Required for Verifying Eligibility
<b>Spouse</b>	<ul style="list-style-type: none"> <li>&gt; Social Security number</li> <li>&gt; A copy of your certified marriage certificate or</li> <li>&gt; A copy of your temporary marriage certificate.               <ul style="list-style-type: none"> <li>– Your certified marriage certificate must be submitted within 90 days of your marriage. Failure to submit the certified marriage certificate within 90 days of your wedding date will result in termination of enrollment of your spouse including any applicable stepchildren.</li> </ul> </li> </ul>
<b>Registered domestic partner<sup>1</sup></b>	<ul style="list-style-type: none"> <li>&gt; Social Security number</li> <li>&gt; Your Declaration of Domestic Partnership issued by the California Secretary of State, or</li> <li>&gt; An equivalent document issued by:               <ul style="list-style-type: none"> <li>– A local California agency,</li> <li>– Another state, or</li> <li>– A local agency within another state</li> </ul> </li> </ul>
<b>Nonregistered domestic partner<sup>1</sup></b>	<ul style="list-style-type: none"> <li>&gt; Social Security number</li> <li>&gt; Copies of you and your domestic partner’s California driver’s licenses or identification cards and that it matches your address of record with LADWP, or other acceptable written verification showing that you and your domestic partner have been living at the same address for the last 12 months. Proof is required for <b>BOTH</b> you and your domestic partner are receiving service and live at the residence, such as utility bill, bank statement, lease agreement/property title/deed<sup>2</sup></li> <li>&gt; The Affidavit of Domestic Partnership – Health and Dental Enrollment form<sup>3</sup> that provides proof that you and your domestic partner meet LADWP’s required criteria, including:               <ul style="list-style-type: none"> <li>– Neither of you are/were married, in another domestic partnership or covered a spouse or domestic partner during the previous 12 months</li> <li>– You have lived together for the previous 12 months</li> <li>– You are both at least 18 years old</li> <li>– You and your domestic partner are not related by blood closer than would bar marriage in the state of California</li> </ul> </li> </ul>

<sup>1</sup> For domestic partner coverage for Health Plan of Nevada, you must complete a Domestic Partner Rider form.

<sup>2</sup> Utility bills accepted include water, power, refuge and gas. Credit card statements, cable, internet, and phone bills are not accepted. Monthly lease agreements may require additional documentation (ex. notarized letter from property manager or landlord which includes: name(s), move-in date, current residence date, and/or a detailed lease payment ledger.)

<sup>3</sup> The Affidavit of Domestic Partnership – Health and Dental Enrollment form authorizes your domestic partner to receive your health care benefits only.

**PLEASE NOTE:** If you are adding or readding an unregistered domestic partner, employees must wait at least 1 year after a divorce is final or 1 year after their last domestic partnership was terminated.

When an employee submits a document, such as a marriage certificate or birth certificate, in a language other than English, a “Certificate of Accurate Translation” is also required. A Certificate of Accurate Translation, also called “certification statement” is a statement through which the translator verifies the translation issued is complete and accurate.

This certificate is a requirement for certified translations. This certificate includes:

- A statement of the translator’s qualifications
- A statement that confirms the translation is complete and accurate
- A reference to the translated document and the language it is in

## Covering Your Children

Eligible employees may also elect coverage for their eligible dependent children. **Children can be covered by one eligible employee only.** But if you have two children, the first can be enrolled by one parent and the second can be enrolled by the other parent, or one parent can enroll both children, while the other parent does not enroll any. To elect coverage for your child, you must submit this documentation to establish eligibility to the appropriate plan administrator (LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center):

Dependent Type	Age Limit	Eligibility Definition	Documents Required for Verifying Eligibility
<b>Biological child</b>	Up to age 26 <sup>1</sup>	Minor or adult child of employee who is under age 26	<ul style="list-style-type: none"> <li>&gt; Social Security number</li> <li>&gt; A copy of the child's birth announcement<sup>3,5</sup></li> <li>&gt; A copy of the child's birth certificate<sup>4</sup></li> </ul>
<b>Stepchild</b>	Up to age 26 <sup>1</sup>	Minor or adult child of employee's spouse who is under age 26	<ul style="list-style-type: none"> <li>&gt; Social Security number</li> <li>&gt; A copy of the child's birth announcement<sup>3,5</sup></li> <li>&gt; A copy of the child's birth certificate<sup>4</sup></li> </ul>
<b>Child legally adopted/ward, including grandchildren of whom you have legal custody</b>	Up to age 26 <sup>1</sup>	Minor or adult child who is under age 26 and legally adopted/ward of employee	<ul style="list-style-type: none"> <li>&gt; Social Security number</li> <li>&gt; Court documentation</li> <li>&gt; A copy of the child's birth announcement<sup>3,5</sup></li> <li>&gt; A copy of the child's birth certificate<sup>3,4</sup></li> </ul>
<b>Child of domestic partner</b>	Up to age 26 <sup>1</sup>	Minor or adult child of employee's covered domestic partner who is under age 26	<ul style="list-style-type: none"> <li>&gt; Social Security number</li> <li>&gt; A copy of the child's birth announcement<sup>3,5</sup></li> <li>&gt; A copy of the child's birth certificate<sup>4</sup></li> </ul>
<b>Disabled child</b>	Over age 26 Disabled dependent must be enrolled on a LADWP or IBEW sponsored plan continuously. If there is a break in coverage the disabled dependent will not be eligible to re-enroll. At the time of retirement you must enroll your disabled dependent on your retiree plan within 31 days of your retirement date. Failure to do so will result in termination of coverage for your disabled dependent and your disabled dependent will not be eligible to re-enroll.	Child 26 years of age or older and wholly unable to engage in any gainful occupation due to a mental or physical disability that was established and certified as a disability before age 26 through the health care provider. A copy of the certification must be provided to the appropriate plan administrator (LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center)	<ul style="list-style-type: none"> <li>&gt; Social Security number</li> <li>&gt; A copy of the child's birth certificate and proof of the child's disability must be established before the child turns 26<sup>4</sup></li> <li>&gt; In addition, you may be required to submit documentation directly to your health care plan carriers: <ul style="list-style-type: none"> <li>— Kaiser Permanente: Complete a Special Disabled Dependent Application by calling 800-731-4661 option 5.</li> <li>— UnitedHealthcare: Complete a Disabled Dependent Child Certification Form.</li> <li>— Anthem Blue Cross and Guardian: Contact the IBEW Local 18 Benefit Service Center for any required documentation</li> <li>— All other carriers: Contact the carrier's member services for any required documentation</li> </ul> </li> </ul>
<b>Grandchildren</b>	Up to age 26 <sup>2</sup>	Your grandchildren can be added to the plan if they are children of your covered children	<ul style="list-style-type: none"> <li>&gt; Social Security number</li> <li>&gt; A copy of the child's birth announcement<sup>3,5</sup></li> <li>&gt; A copy of the child's birth certificate<sup>4</sup></li> </ul>

<sup>1</sup> Eligibility continues through the end of the month your eligible dependent turns age 26.

<sup>2</sup> When dependent's parent turns age 26, eligibility will continue through the end of the month.

<sup>3</sup> Must include covered parent(s) name(s) and child's name and date of birth.

<sup>4</sup> Birth certificates must be issued by a local agency such as the County register recorders office.

<sup>5</sup> If submitting a hospital birth announcement for your newborn child, you must submit a copy of your child's certified birth certificate within 90 days of their birth.

- Failure to submit the certified birth certificate within 90 days will result in termination of enrollment of your child

### Verifying Domestic Partner Coverage

After you submit the required documentation listed on **page 14**, you should follow up with the appropriate plan administrator to ensure it was accepted and to determine when the coverage will be effective.

### If You Marry Your Domestic Partner

If you're in a domestic partnership and you marry your domestic partner, you need to submit a copy of your certified marriage certificate, an enrollment/change form and a Termination of Domestic Partnership form to the LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center within 31 days from the date of marriage. If you do not submit the necessary documents, you will continue to pay income taxes on the subsidy for your domestic partner's coverage and any coverage for his or her children.

### If You and Your Spouse or Domestic Partner Divorce/End Partnership

If you divorce or end your domestic partnership, **you must remove your ex-spouse/ex-domestic partner from coverage within 31 days**. You must:

- ▶ Notify the LADWP Health Plans Administration Office for LADWP-sponsored plans or the Benefit Service Center for IBEW Local 18-sponsored plans. To make your changes to an IBEW Local 18 plan, go to [www.mybenefitchoices.com/Local18](http://www.mybenefitchoices.com/Local18)
- ▶ Complete an enrollment/change form
- ▶ Provide proof of the divorce/termination of domestic partnership

If you do not take these steps within 31 days after your divorce or termination of your domestic partnership:

- ▶ You will be billed for any services incurred by your ex-spouse or ex-domestic partner after the divorce/termination of your domestic partnership, and
- ▶ Your ex-spouse has up to 60 days to notify the plan of the divorce. If the plan is not notified within 60 days, your ex-spouse's COBRA rights *will be forfeited*. **See pages 47-50 for more information on COBRA Continuation Coverage.**
- ▶ **Your ex-spouse's/ex-domestic partner's coverage ends on the first day of the month after the enrollment/change form is received.**

**IMPORTANT:** It is your responsibility to remove dependent(s) from your plan if they no longer qualify for coverage. See **page 56**, Improper Use of Benefits.

### If You and Your Spouse or Domestic Partner Work for LADWP

If you and your spouse or domestic partner work at LADWP and are eligible for health care coverage, you must **each** elect coverage; **LADWP employees cannot be enrolled as the dependent of another LADWP employee.** In addition, children can be covered by one eligible employee only. But if you have two children, the first can be enrolled by one parent and the second can be enrolled by the other parent, or one parent can enroll both children, while the other parent does not enroll any.

### Tax Implications

If you cover your domestic partner and his or her children under your coverage, you will pay income tax on the amount of the health and/or dental plan subsidy that LADWP pays for their coverage. However, if you and your domestic partner are in a California-recognized registered domestic partnership, you won't have to pay California state income tax on this subsidy.

There is an annual Federal 1.45% Medicare Tax for all Domestic Partners and Registered Domestic Partners. The tax is based on the subsidy that LADWP pays toward the domestic partner's healthcare premium. You will receive an invoice from Payroll each year for the amount due.

### Verifying Child Coverage

To cover your dependent child, you must submit the required documentation, listed on **page 15**, to the appropriate plan administrator (LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center). **The effective date is the first of the following month after submission for changes made outside of the Open Enrollment period. With the exception of a newborn enrolled within 31 days, the effective date for United Health Care and Anthem Blue Cross plans will be the date of birth and the effective date for Kaiser Permanente plans is the first of the month after the birth of a newborn.**

**IMPORTANT:** It is your responsibility to remove dependent(s) from your plan if they no longer qualify for coverage. See **page 56**, Improper Use of Benefits.

### Surviving Eligible Dependents

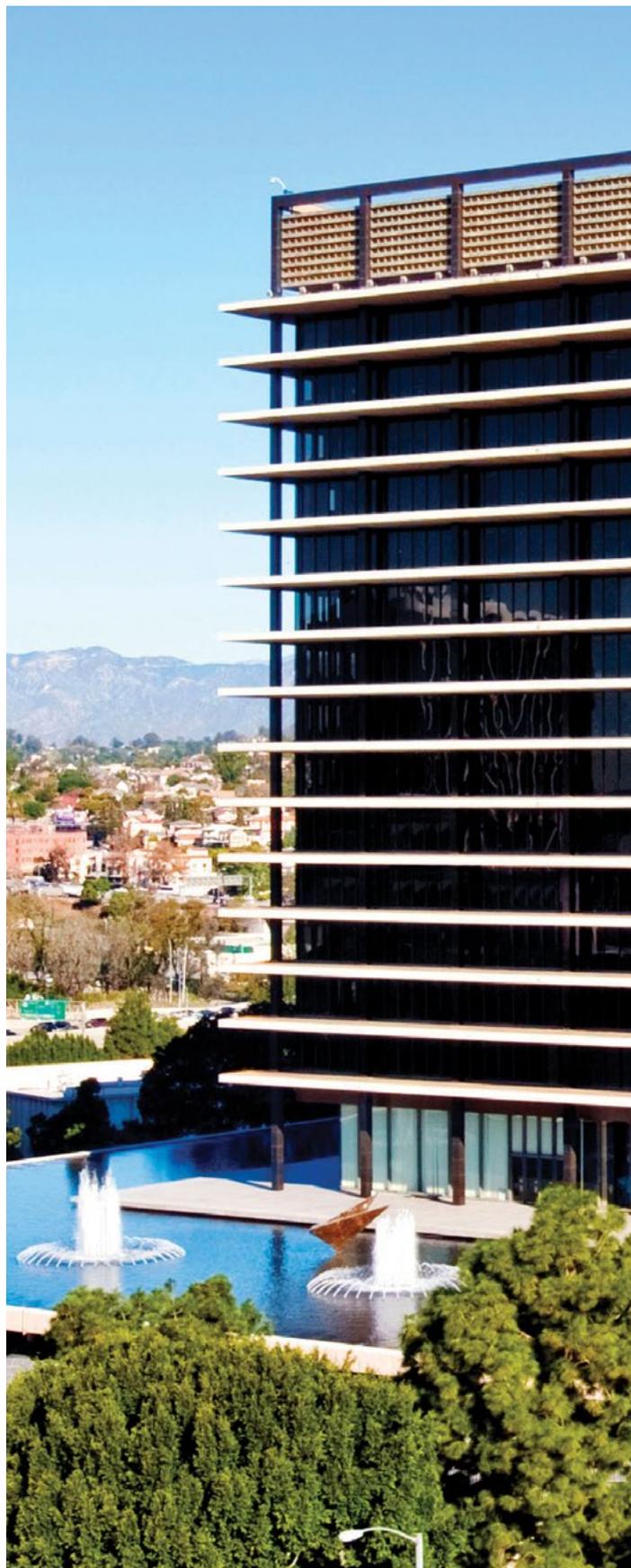
Upon your death, your surviving spouse or domestic partner and/or surviving children may continue coverage if they:

- ▶ Are eligible to receive a monthly allowance under the Water and Power Employees' Retirement Plan, and
- ▶ Were covered as dependents on your health and/or dental plans at the time of your death

In order to continue coverage, your eligible surviving dependents must enroll in an LADWP-sponsored or IBEW Local 18-sponsored health and/or dental plan within 60 days after your death. **If they do not enroll within this time frame, they will lose eligibility for surviving dependent coverage, and will not be eligible to enroll at a later date.**

Important points to consider about surviving dependent coverage:

- ▶ The retiree premium rates are used to determine the health premiums for surviving dependents.
- ▶ While surviving dependents can enroll in dental coverage, they will pay the full cost of coverage.
- ▶ To obtain further information on surviving eligible dependents please contact the retirement office at: (213) 367-1712 or [retire@ladwp.com](mailto:retire@ladwp.com).



### When Coverage Ends for Your Eligible Dependents

This chart shows when coverage ends for your eligible dependents. It also outlines the documentation that you must provide to either the appropriate plan administrator (LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center).

If You Cover Your...	Reasons to End Dependent Coverage	How To End Dependent Coverage	What Happens if You Fail to Notify Health Plan Providers
<b>Spouse</b>	Your divorce is final	Complete an enrollment/change form and provide proof of the divorce before the first of the month after divorce is final.	You will be billed for any services incurred by your former spouse; COBRA rights for your former spouse will be forfeited.
<b>Registered and or nonregistered domestic partner</b>	You end your domestic partnership	Provide a completed Termination of Domestic Partnership form and enrollment/change form before the first of the month after dissolution of the partnership.	You will be billed for any services incurred by your former domestic partner and continue to pay income tax on the health and dental plans.
<b>Children</b>	At the end of the month the child reaches age 26	Coverage is automatically terminated.	
<b>Stepchildren</b>	Your marriage ends and your divorce is final	Complete an enrollment/change form and provide proof of the divorce before the first of the month after divorce is final.	You will be billed for any services incurred by your former stepchildren; COBRA rights for your former stepchildren will be forfeited.
<b>Domestic Partner Child(ren)</b>	At the end of the month when the domestic child(ren) reaches age 26 or when the domestic partnership ends, whichever is first	Coverage is automatically terminated when the domestic child(ren) reaches age 26. Provide a completed Termination of Domestic Partnership form and enrollment/change form before the first of the month after dissolution of the partnership.	You will be billed for any services incurred by your former domestic partner child(ren) and continue to pay income tax on the health and dental plans.
<b>Dependent grandchildren</b>	The grandchild's parent is no longer eligible	Coverage is automatically terminated.	
<b>Surviving children under family death benefit</b>	The child reaches 18	Coverage is automatically terminated.	

**Important:** When coverage for your spouse, children, stepchildren, domestic partner children, grandchildren or surviving children ends, they will be eligible to elect continuation coverage under COBRA, unless they have forfeited their COBRA rights. For more details about COBRA, see **pages 47-50**.

# Paying for Coverage

## Health and Dental Plan Subsidy

LADWP subsidizes the cost of health and dental coverage for most eligible employees. If the subsidy you receive is not enough to cover your entire premium, you make up the difference with your contribution, usually paid through automatic deduction from your pay. Be sure to review your paycheck stub to verify all information and deductions are correct. If you notice any incorrect information on your paycheck stubs, contact the LADWP Health Plans Administration Office immediately.

When you enroll in a health and/or dental plan, your portion of the cost will be deducted from your check the month prior to when coverage is applied.

For example, deductions will be taken in March to pay for April premiums, continuing with a similar structure for each month of the year. Use this chart as a cheat sheet for the deduction schedule:

Deduction Taken For Period Ending	Pay Health/Dental Premium For
January	February
February	March
March	April
April	May
May	June
June	July
July	August
August	September
September	October
October	November
November	December
December	January

If you are on Disability and receiving a disability check or you are receiving monthly Workers' Compensation benefits, your contributions cannot be withheld; you will be billed for your contributions.

If you are not eligible for a subsidy, you will be billed monthly by the LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center. If you do not pay your health and dental premiums in a timely manner, you will lose your health and/or dental coverage.

You may re-enroll into benefits within 31 days of returning to work. If re-enrollment does not occur within 31 days, you must wait for the next Open Enrollment period. Coverage would be effective first of the month after re-enrollment has been completed pending approval from Local 18 (for enrollment in Local 18-sponsored plans).

## Health Plan Subsidy

You are eligible to receive a monthly subsidy from LADWP if you meet certain requirements. The subsidy can only be used for LADWP-sponsored or IBEW Local 18-sponsored health and dental plans; the subsidy cannot be used for private insurance plans or plans of outside organizations unless specified in the applicable Memorandum of Understanding (MOU).

If you are eligible, you will receive LADWP's subsidy toward the cost of your health and dental plans beginning on the first of the month following membership in the Water and Power Employees' Retirement Plan.

You are eligible for a health plan subsidy if you are:

- ▶ A full-time or part-time employee receiving a salary and a member of the Water and Power Employees' Retirement Plan.
  - **Note:** As a part-time/half-time employee you are eligible for half the health plan subsidy. A part-time employee works 19 hours or less and a half-time employee works 40 hours within a pay period.

- ▶ Receiving a disability check from LADWP's disability plan or a Workers' Compensation check, or are on leave under Family Care Leave (details on Family Care Leave are on **page 46**)

You **are not eligible** for a health plan subsidy if you are...

- ▶ If you do not have a compensated day in a calendar month and are not on Family Care Leave (e.g., you are on disability and not receiving a disability benefit check for an entire calendar month and are not on Family Care Leave)
- ▶ An exempt employee on Payrolls 02, 06, 70, or 72

**Note:** For Payrolls 02, 06, 70 or 72 — Construction exempt employees are eligible to enroll in the health and dental plans offered; however, they are not eligible for the LADWP subsidy.

## Dental Plan Subsidy

You are eligible for a full subsidy of the cost of dental coverage for the LADWP-sponsored or IBEW Local 18-

sponsored dental plan if you are an eligible full-time employee.

For part-time employees, in the LADWP-sponsored or IBEW Local 18-sponsored dental plans, LADWP subsidizes half the cost of the Delta Dental family rate.

**Change in Employment Status**

If your employment status changes, your subsidy will also change.

**Part-time/Half-time to Full-time**

- ▶ You will be eligible for the full health and dental plans subsidy.
- ▶ The full subsidies are effective the first of the month following the effective date of your status change.

**Full-time to Part-time**

- ▶ Your health and/or dental plan subsidy will decrease to 50% of your full-time subsidy.
- ▶ The reduction in your subsidy will be effective from the first of the month following the effective date of your status change.



# Rate and Subsidy Charts

The maximum LADWP subsidy is \$2,663.26. Rates are effective July 1, 2025 through June 30, 2026.

## Rates for Health Plan Choices for Employees Represented by IBEW Local 18<sup>1</sup>

Coverage Level	Kaiser Permanente HMO	UHC HMO	UHC PPO	Health Plan of Nevada <sup>2</sup>	Anthem Blue Cross HMO (Local 18)	Anthem Blue Cross PPO (Local 18)
<b>Employee only</b>						
With subsidy	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Without subsidy	\$941.08	\$2,311.26	\$1,530.32	\$1,592.76	\$2,025.16	\$2,264.96
<b>Employee + 1 eligible dependent</b>						
With subsidy	\$0.00	\$29.36	\$0.00	\$0.00	\$0.00	\$0.00
Without subsidy	\$1,882.16	\$2,692.62	\$2,448.51	\$3,191.64	\$2,361.49	\$2,628.33
<b>Employee + 2 or more eligible dependents</b>						
With subsidy	\$0.00	\$295.16	\$320.87	\$0.00	\$0.00	\$583.91
Without subsidy	\$2,663.26	\$2,958.42	\$2,984.13	\$4,459.65	\$2,663.26	\$3,247.17

<sup>1</sup> The rates are subject to the approval of the Board of Water and Power Commissioners.

<sup>2</sup> Only for employees assigned to a Southern Nevada work location.

## For LADWP and IBEW Local 18 Owens Valley Health Plans<sup>1,2</sup>

Coverage Level	UnitedHealthcare Non-Differential PPO	Anthem Blue Cross PPO (Local 18) Prudent Buyer/Owens Valley <sup>3</sup>
<b>Employee only</b>		
With Subsidy	\$0.00	\$0.00
Without Subsidy	\$1,932.03	\$2,375.56
<b>Employee + 1 Eligible Dependent</b>		
With Subsidy	\$0.00	\$0.00
Without Subsidy	\$3,861.16	\$4,907.42
<b>Employee + 2 or More Eligible Dependents</b>		
With Subsidy	\$0.00	\$0.00
Without Subsidy	\$4,864.99	\$6,074.62

<sup>1</sup> The rates are subject to the approval of the Board of Water and Power Commissioners.

<sup>2</sup> Available to employees who are assigned to work locations not covered by LADWP-sponsored or IBEW Local 18-sponsored HMO health plans, who live and work in the Owens Valley.

<sup>3</sup> Also known as Blue Card and available to employees who are assigned to work locations, who live and work in Utah and/or Nevada.

## Rates for Health Plan Choices for Employees and Managers Represented by the Association of Confidential Employees (ACE), Los Angeles Water and Power Dispatchers Association, Management Employees Association (MEA), Service Employees International Union (SEIU) Local 721, and Exempt Managers (Bargaining Unit V)<sup>1,2</sup>

Coverage Level	Kaiser Permanente HMO	UHC HMO	UHC PPO	UHC Select Plus PPO <sup>2</sup>
<b>Employee only</b>				
With subsidy	\$0.00	\$0.00	\$0.00	\$0.00
Without subsidy	\$941.08	\$2,311.26	\$1,530.32	\$1,735.84
<b>Employee + 1 eligible dependent</b>				
With subsidy	\$0.00	\$29.36	\$0.00	\$0.00
Without subsidy	\$1,882.16	\$2,692.62	\$2,448.51	\$3,469.07
<b>Employee + 2 or more eligible dependents</b>				
With subsidy	\$0.00	\$295.16	\$320.87	\$0.00
Without subsidy	\$2,663.26	\$2,958.42	\$2,984.13	\$4,370.97

<sup>1</sup> The rates are subject to the approval of the Board of Water and Power Commissioners.

<sup>2</sup> UHC Select Plus PPO plan is only available to ACE, MEA and Exempt Managers (Bargaining Unit V)

## LADWP and IBEW Local 18-Sponsored Dental Plan Rates<sup>1,2</sup>

Rates are effective July 1, 2025 through June 30, 2026. The maximum LADWP dental subsidy is \$139.94.

Coverage Level	Delta Dental Plan (PPO)	United Concordia Plus Dental Plan (DHMO)	Guardian Dental Plans (PPO) (Local 18) <sup>2</sup>	Guardian Dental Plans (DHMO) (Local 18) <sup>2</sup>	Blue Shield (DHMO) (Local 721)
<b>Employee only</b>					
With subsidy	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Without subsidy	\$42.34	\$19.36	\$135.86	\$112.97	\$17.92
<b>Employee + 1 eligible dependent</b>					
With subsidy	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Without subsidy	\$85.35	\$27.66	\$135.86	\$112.97	\$35.44
<b>Employee + 2 or more eligible dependents</b>					
With subsidy	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Without subsidy	\$139.94	\$39.32	\$135.86	\$112.97	\$63.04

If you are a Security Officer (Class Code 3181), you are eligible to enroll in a LADWP dental plan or you may elect the Blue Shield DHMO plan through Local Union 721 Zenith American Solutions by calling **(877) 802-9740**.

<sup>1</sup> The rates are subject to the approval of the Board of Water and Power Commissioners.

<sup>2</sup> IBEW Local 18-sponsored plans are available to members of IBEW Local 18-represented classifications only.

## LADWP-Sponsored Health Plan Options

**Coordination of Benefits:** The plan that covers the individual as an employee is primary and the plan that covers the individual as a dependent is secondary. The “birthday rule” is common for children covered by two employer group health plans. The plan covering the parent whose birthday falls first in the year will be primary for the children; the other parent’s plan becomes the secondary payor.

Benefit	UnitedHealthcare PPO Plan		United Healthcare HMO Plan	Kaiser Permanente HMO Plan	Health Plan of Nevada HMO (for Nevada Residents Only)
	In-Network	Out-of-Network			
<b>Calendar-year deductible</b>	\$500/individual; \$1,500/family	\$1,000/individual; \$3,000/family	N/A	N/A	N/A
<b>Annual out-of-pocket maximum<sup>1</sup></b>	\$2,000/individual; \$6,000/family	\$6,000/individual; \$18,000/family	\$800/individual \$2,400/family, up to three individuals only at \$800 each	\$1,500/individual; \$1,500/individual in a family \$3,000/family	N/A
<b>Lifetime maximum</b>	N/A	N/A	N/A	N/A	N/A
<b>Physician and hospital</b>	Unrestricted	Unrestricted	Physicians who are members of the plan’s network  Any licensed acute care general hospital designated by a plan physician	Kaiser Permanente physicians and hospitals	HPN physicians  Any licensed acute care general hospital designated by an HPN physician
<b>Physician services</b>	In-hospital: covered at 80%  Office visit: \$25 co-pay per visit/primary care physician  \$35 co-pay per visit/specialist	Covered at 60%	In-hospital: covered at 100%  Office visit: \$3 co-pay per visit/primary care physician  \$3 co-pay per visit/specialist	In-hospital: covered at 100%  Office visit: covered at 100%	In-hospital: covered at 100%  Office visit: \$3 co-pay per office visit/primary care physician  \$3 co-pay per visit/specialist

<sup>1</sup>An annual out-of-pocket maximum is the most you pay in a calendar year for health care expenses for any one individual before the plan pays covered expenses at 100% for the rest of that year. Once the family maximum has been reached, all covered family members’ benefits are paid at 100%. No person can apply more than the individual maximum toward the family maximum.

**Please Note:** Preauthorization may be required **by the UnitedHealthcare PPO Plan** for certain types of care. If you use an out-of-network provider, you will be responsible for amounts exceeding eligible health expenses, and you may be required to file claims for your expenses. For out-of-network benefits, you must obtain prior authorization five business days before receiving services or as soon as is reasonable possible. If you do not obtain prior authorization as required, you will incur a penalty of \$1,000 per visit.

LADWP-Sponsored Health Plan Options, continued

Benefit	UnitedHealthcare PPO Plan		United Healthcare HMO Plan	Kaiser Permanente HMO Plan	Health Plan of Nevada HMO (for Nevada Residents Only)
	In-Network	Out-of-Network			
<b>Hospital services - inpatient</b>	Covered at 80%	Covered at 60%	Semi-private room and board, miscellaneous expenses and prescription drugs: covered at 100%  Ambulance: covered at 100% when medically necessary	Semi-private room and board, miscellaneous expenses and prescription drugs: covered at 100%  Ambulance: covered at 100% if authorized	Semi-private room and board, miscellaneous expenses and prescription drugs: covered at 100%  Ambulance: \$50 co-pay per trip when medically necessary
<b>Preventive care</b>	Covered at 100%	Not Covered	Covered at 100%	Covered at 100%	Covered at 100%
<b>Surgery - Outpatient</b>	Covered at 80%	Covered at 60%	Covered at 100%	Covered at 100%	Covered at 100%
<b>Home health care</b>	Home visits: covered at 80%  up to 100 visits combined network and non-network	Home visits: covered at 60%	Home visits: covered at 100% up to 100 visits	Home visits: covered at 100% up to 100 visits	Covered at 100% if home confined; includes private-duty nursing and home care service  \$20 co-pay for physician house calls
<b>Physical therapy</b>	\$35 co-pay per visit  up to 24 visits combined network and non-network	Covered at 60% per visit	Outpatient: \$3 co-pay per visit	Covered at 100% if prescribed; limited to short-term therapy	Outpatient: \$3 co-pay per visit; maximum of 60 days/visits per calendar year
<b>Chiropractic care</b>	\$35 co-pay per visit  up to 24 visits combined network and non-network	Covered at 60% per visit	Not covered	Not covered	\$3 co-pay per visit
<b>Acupuncture</b>	\$10 co-pay per visit  up to 20 treatments per year combined network and non-network	Covered at 60%	Not covered	Covered at 100% with physician referral	Not covered
<b>X-ray and lab</b> (no additional charge for network providers when performed as part of physician office visit)	Covered at 100%	Covered at 60%	Covered at 100%	Covered at 100%	Covered at 100%

## LADWP-Sponsored Health Plan Options, continued

Benefit	UnitedHealthcare PPO Plan		United Healthcare HMO Plan	Kaiser Permanente HMO Plan	Health Plan of Nevada HMO (for Nevada Residents Only)
	In-Network	Out-of-Network			
<b>Extended care/skilled nursing facility</b> (custodial care is not covered)	Covered at 80%  up to 100 days per benefit period combined network and non-network	Covered at 60%	Covered at 100% for up to 100 days per benefit period	Covered at 100% for up to 100 days per benefit period	Covered at 100% for up to 100 days per calendar year when prescribed by a physician

**Prescription Drugs**

Retail Pharmacy	Per-prescription co-pay (up to a 31-day supply): Tier 1 - Generic: \$10 Tier 2 - Brand: \$20 Tier 3 - Specialty: \$20		\$5 per 31-day supply of drugs in UnitedHealthcare formulary at participating pharmacies	\$5 co-pay for up to 100-day supply for most generic and brand name or up to a 30-day supply for specialty medications (or three cycles for oral contraceptives) \$5 co-pay for drugs for treatment of sexual dysfunction (up to a maximum of 8 doses in any 30-day period or up to 27 doses in any 100-day period)	Tier 1: Generic: \$7 co-pay for drugs in preferred drug list  Brand-name in preferred drug list when no generic available: \$15 co-pay  Tier 2: Brand-name in preferred drug list when generic available: \$15 co-pay plus difference between generic and brand-name  Tier 3: Preferred brand-name when no generic available: \$40 co-pay  Brand-name when generic available: \$40 co-pay plus difference between generic and brand-name
Mail order	Per-prescription co-pay (up to a 90-day supply): Tier 1 - Generic: \$20 Tier 2 - Brand: \$40 Tier 3 - Specialty: \$40	Not Covered	\$5 co-pay for up to a 90-day supply of maintenance medication	\$5 co-pay for up to 100-day supply of maintenance medication; may be obtained through mail order or at a Kaiser Permanente pharmacy. For items on the specialty tier; availability for mail order varies by item, so contact your local plan pharmacy.	Generic: \$14 co-pay Brand-name: \$30 co-pay

## LADWP-Sponsored Health Plan Options, continued

Benefit	UnitedHealthcare PPO Plan		United Healthcare HMO Plan	Kaiser Permanente HMO Plan	Health Plan of Nevada HMO (for Nevada Residents Only)
	In-Network	Out-of-Network			
<b>Maternity</b>	<p>The amount you pay is based on where the covered health care service is provided except that an Annual Deductible will not apply for a newborn child whose length of stay in the Hospital is the same as the mother's length of stay.</p> <p>Prenatal care office visits received from a Network provider are covered without cost sharing during the entire course of the Covered Person's pregnancy.</p>		Inpatient, prenatal and postnatal care; covered at 100%	Covered at 100%	Semi-private room and board, miscellaneous expenses and prescription drugs: covered at 100%
<b>Infertility</b>	\$5,000 medical/pharmacy lifetime maximum		<p>Limited to 6 procedures per lifetime.</p> <p>Not covered: Advanced infertility procedures, such as IVF, ZIFT</p>	<p>Diagnosis and treatment of infertility, and artificial insemination:</p> <p>No charge: Office visits, outpatient care, outpatient imaging, lab, inpatient care</p> <p>Not covered: ART services, such as IVF, GIFT, ZIFT</p>	Limited diagnostic and therapeutic infertility services when determined to be medically necessary. Please refer to your HPN Evidence of Coverage (EOC) for additional information
<b>Mental or Nervous Disorders and Substance Abuse</b>					
Outpatient	\$35 co-pay per visit	Covered at 60%	\$3 co-pay per visit	Covered at 100% for individual or group visits	\$3 co-pay per visit includes rehabilitation counseling group/family and individual therapy and detox
Inpatient	Covered at 80%	Covered at 60%	Covered at 100%	Covered at 100%	Covered at 100%
<b>Vision care</b>	\$30 co-pay; one exam every two years	Not Covered	Eye exam: \$3 co-pay one exam every year	Eye exam: covered at 100%	Preventive vision exam only once every 12 months; \$10 co-pay/exam. For a listing of vision provider locations, visit <b>www.Healthplanofnevada.com</b> . Make sure to choose the Select Network

## LADWP-Sponsored Health Plan Options, continued

Benefit	UnitedHealthcare PPO Plan		United Healthcare HMO Plan	Kaiser Permanente HMO Plan	Health Plan of Nevada HMO (for Nevada Residents Only)
	In-Network	Out-of-Network			
<b>Emergency care</b>	\$100 co-pay per visit		\$35 co-pay per visit (waived if admitted)	Covered at 100%	\$25 co-pay for physician services \$75 co-pay per ER visit (waived if admitted) No charge for inpatient hospital services
<b>Urgent care</b>	\$50 co-pay per visit	Covered at 60%	\$3 co-pay per visit in service area \$35 co-pay per visit outside service area	Covered at 100%	\$15 co-pay per visit



## IBEW Local 18-Sponsored Plan Options

### Anthem Blue Cross HMO and PPO

Benefit	Anthem Blue Cross HMO	Anthem Blue Cross PPO	
		In-Network	Out-of-Network <sup>1</sup>
<b>Calendar-year deductible</b>	N/A	\$250/individual; maximum of three separate deductibles/family	\$1,000/individual; maximum of three separate deductibles/family
<b>Annual out-of-pocket maximum<sup>2</sup></b>	\$500/individual \$1,000/ two-party \$1,500/family	\$2,000/individual \$4,000/family	\$6,000/individual \$12,000/family
<b>Lifetime maximum</b>	N/A	N/A	
<b>Choice of physician</b>	Physicians who are members of the plan's network	Any licensed physician	
<b>Choice of hospital</b>	Any licensed acute care general hospital selected and designated by a plan physician	Any licensed acute care general hospital	
<b>Physician Services</b>			
In-hospital	No co-pay	Covered at 80%	Covered at 60% <sup>3</sup>
Physician office visits	No co-pay  Includes LiveHealth Online visits	No co-pay; deductible waived	Covered at 60%
Specialist office visits	No co-pay	\$35 co-pay/visit; deductible waived	Covered at 60%
<b>Hospital Services</b>			
Inpatient and outpatient care	No co-pay	Covered at 80%	Covered at 60% <sup>3</sup>
Ambulance	No co-pay	Covered at 70%	Covered at 70%
<b>Preventive care</b>	No co-pay	No co-pay; deductible waived	Covered at 60%
<b>Outpatient Surgery</b>	No co-pay	Covered at 80%	Covered at 60%

<sup>1</sup> When using out-of-network PPO providers, members are responsible for any difference between the covered expense and actual charges as well as any deductible and percentage co-pay.

<sup>2</sup> The annual out-of-pocket maximum is the most you pay in a calendar year for covered medical expenses and prescription co-pays. For the PPO out-of-network, you are responsible for costs in excess of the maximum allowed amount.

<sup>3</sup> For PPO out-of-network, \$500/admission deductible applies for non-Anthem Blue Cross PPO hospital or residential treatment center if utilization review not obtained; waived for emergency admission.

**Please note:** This is a summary only. For more detailed information about the benefits, please refer to the Evidence of Coverage (EOC), which explains the full range of covered services, as well as any exclusions and limitations in your plan.

## IBEW Local 18-Sponsored Health Plan Options, continued

Benefit	Anthem Blue Cross HMO	Anthem Blue Cross PPO	
		In-Network	Out-of-Network <sup>1</sup>
<b>Nurse</b> • Home health care	No co-pay  Limited to 100 visits/calendar year; one visit by a home health aide equals four hours or less	Covered at 80%	Covered at 60%
<b>Physical and occupational therapy</b> (includes physical medicine, occupational therapy)	No co-pay; limited to a 60-day period of care	Covered at 80%	Covered at 60%
<b>Chiropractic care</b>	\$10 co-pay/office visit <sup>2</sup> ; 30 visits/calendar year; visits combined with acupuncture	No co-pay; deductible waived  Limited to 30 visits/calendar year	Covered at 60%
<b>Acupuncture</b> (services for the treatment of disease, illness or injury)	\$10 co-pay/office visit <sup>2</sup> ; 30 visits/calendar year; visits combined with chiropractic care	No co-pay; deductible waived  Limited to 20 visits/calendar year	Covered at 60%
<b>X-ray and lab</b>	No co-pay	Covered at 80%	Covered at 60%
<b>Extended care/skilled nursing facility</b>	No co-pay  Limited to 100 days/calendar year (does not apply for Mental Health and Substance Abuse)	Covered at 80%	Covered at 60%
<b>Prescription Drugs</b>			
<b>In-hospital</b>	No co-pay	Covered under Hospital Services (ancillary)	
<b>Retail</b> (30-day supply)	Generic: \$5 co-pay Brand-name: \$10 co-pay	Generic: \$5 co-pay Brand-name: \$10 co-pay	Generic: \$5 co-pay Brand-name: \$10 co-pay plus 50% of the remaining drug maximum allowed amount, plus all costs in excess of the allowed amount
<b>Mail order</b> (90-day supply)	Generic: \$10 co-pay Brand-name: \$20 co-pay	Generic: \$10 co-pay Brand-name: \$20 co-pay	N/A

<sup>1</sup> When using out-of-network providers, members are responsible for any difference between the covered expense and actual charges, as well as any deductible and percentage co-pay.

<sup>2</sup> Must use American Specialty Health Plans (ASH) network

**Please note:** This is a summary only. For more detailed information about the benefits, please refer to the Evidence of Coverage (EOC), which explains the full range of covered services, as well as any exclusions and limitations in your plan.

## IBEW Local 18-Sponsored Health Plan Options, continued

Benefit	Anthem Blue Cross HMO	Anthem Blue Cross PPO	
		In-Network	Out-of-Network <sup>1</sup>
<b>Maternity</b>			
Physician office visits	No co-pay	No co-pay; deductible waived	Covered at 60%
Specialist office visits	No co-pay	\$35 co-pay; deductible waived	Covered at 60%
Hospital services	No co-pay	Covered at 80%	Covered at 60%
<b>Mental or Nervous Disorders and Substance Abuse (Provided by Optum Behavioral Health)<sup>2</sup></b>			
Inpatient	No co-pay	Covered at 80%	Covered at 60% <sup>3</sup>
Outpatient	No co-pay	No co-pay; deductible waived	Covered at 60%
<b>Emergency care</b>	No co-pay	Covered at 80%	Covered at 80%
		\$100 deductible; waived if admitted	
<b>Urgent care</b>	No co-pay	\$25 co-pay/visit; deductible waived	Covered at 60%
<b>Body scan</b>	One preventive full body CT or MRI, for employee and spouse/domestic partner, every plan year, at any licensed body scan provider; \$2,495 maximum payable per scan <sup>5</sup>		
<b>LASIK coverage</b>	\$1,500/eye lifetime benefit	\$1,500/eye lifetime benefit	
<b>Infertility coverage</b>	\$5,000 lifetime benefit	\$5,000 lifetime benefit	
<b>Gym Membership<sup>6</sup></b>	Sharecare gym membership program included for employees, spouses/domestic partners, and adult dependents age 18 and older		

## IBEW Local 18-Sponsored Vision Plan (included with Local 18 Anthem Blue Cross plans)

Vision Care <sup>4</sup>	Vision Service Plan (VSP)	
	In-Network	Out-of-Network (VSP covers)
<b>Exam (Includes Retinal Imaging)</b>	No co-pay; every 12 months	Up to \$50
<b>Lenses</b>	No co-pay; every 12 months	Single: up to \$50 Bifocal: up to \$75 Trifocal: up to \$100
<b>Frames</b>	No co-pay; every 12 months \$200 plan allowance May be used for non-prescription sunglasses	Up to \$70
<b>Contact lenses (in lieu of glasses)</b>	\$200 allowance	Up to \$120

<sup>1</sup> When using out-of-network providers, members are responsible for any difference between the covered expense and actual charges, as well as any deductible and percentage co-pay.

<sup>2</sup> All services for behavioral health and substance use disorders covered under the IBEW Local 18-sponsored plans are managed through Optum Behavioral Health.

<sup>3</sup> For PPO out-of-network, \$500/admission deductible applies for non-Optum Behavioral Health PPO hospital or residential treatment center if utilization review not obtained; waived for emergency admission.

<sup>4</sup> Services provided through Vision Service Plan (VSP). See plan limitations and exclusions for full disclosure.

<sup>5</sup> Starting July 1, 2025, the maximum payable per covered Body Scan will increase to \$2,495.

<sup>6</sup> Starting July 1, 2025, the IBEW Local 18-sponsored Anthem Blue Cross medical plans will include the Sharecare gym membership program.

**Please note:** This is a summary only. For more detailed information about the benefits, please refer to the Evidence of Coverage (EOC), which explains the full range of covered services, as well as any exclusions and limitations in your plan.

## LADWP and IBEW Local 18-Sponsored Owens Valley and Management Medical Plan Options<sup>2</sup>

Benefit	UnitedHealthcare Non-Differential PPO Plan (Owens Valley) <sup>1</sup>	Anthem Blue Cross PPO Prudent Buyer/Owens Valley (IBEW Local 18) <sup>3</sup>		UnitedHealthcare Select Plus PPO Plan (Employees and Managers Represented by the Assoc. of Confidential Employees (ACE), Management Employees Assoc. (MEA), and Exempt Managers (Bargaining Unit V))	
	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>	No deductible	No deductible	No deductible	No deductible	No deductible
<b>Annual Maximum Out-of-Pocket</b>	\$500 single / \$1,500 family	\$1,000 single / \$2,000 family	\$2,000 single / \$4,000 family	\$500 single / \$1,500 family	\$500 single / \$1,500 family
<b>Lifetime Maximum</b>	N/A	N/A	N/A	N/A	N/A
<b>Inpatient Hospital Care</b>	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
<b>Ambulance Services</b>	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
<b>Surgeon &amp; Assistant Surgeon</b>	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
<b>Doctor's Hospital Visits/Office Visits</b>	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
<b>Physical Exams</b>	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
<b>X-Ray and Lab Charges</b>	Covered at 100% (Some services may require pre-authorization)	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
<b>Emergency Care</b>	Covered at 100% after \$25 co-pay per visit (waived if admitted)	Covered at 100% after \$25 co-pay per visit (waived if admitted)	Covered at 100% after \$25 co-pay per visit (waived if admitted)	Covered at 100% after \$25 co-pay per visit (waived if admitted)	Covered at 100% after \$25 co-pay per visit (waived if admitted)
<b>Skilled Nursing Facility</b>	Covered at 100%; up to 60 days/calendar year	Covered at 100%; up to 100 days/calendar year	Covered at 100%; up to 100 days/calendar year	Covered at 100%; up to 60 days/calendar year	Covered at 100%; up to 60 days/calendar year

<sup>1</sup> Payments are based on UnitedHealthcare's allowable amounts. Out-of-network charges covered; co-pay and any amount in excess of the allowable amount are the member's responsibility for out-of-network providers.

<sup>2</sup> Available to employees who are assigned to work locations not covered by LADWP-sponsored or IBEW Local 18-sponsored HMO health plans, who live and work in Owens Valley.

<sup>3</sup> Also known as Blue Card and available to employees who are assigned to work locations, who live and work in Utah and/or Nevada.

**Please note:** For more detailed information about the benefits, please refer to the Evidence of Coverage (EOC), which explains the full range of covered services, as well as any exclusions and limitations in your plan.

Benefit	UnitedHealthcare Non-Differential PPO Plan (Owens Valley) <sup>1</sup>	Anthem Blue Cross PPO Prudent Buyer/Owens Valley (IBEW Local 18) <sup>3</sup>		UnitedHealthcare Select Plus PPO Plan (Employees and Managers Represented by the Assoc. of Confidential Employees (ACE), Management Employees Assoc. (MEA), and Exempt Managers (Bargaining Unit V))	
	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Home health care</b>	Covered at 100%; up to 100 days/calendar year	Covered at 100%; up to 100 days/calendar year	Covered at 100%; up to 100 days/calendar year	Covered at 100%; up to 100 days/calendar year	Covered at 100%; up to 100 days/calendar year
<b>Maternity</b>	The amount you pay is based on where the covered health care service is provided except that an annual deductible will not apply for a newborn child whose length of stay in the hospital is the same as the mother's length of stay. Prenatal office visits received from a network provider are covered without cost sharing during the entire course of the covered person's pregnancy.	Covered at 100%	Covered at 100%	The amount you pay is based on where the covered health care service is provided except that an annual deductible will not apply for a newborn child whose length of stay in the hospital is the same as the mother's length of stay. Prenatal office visits received from a network provider are covered without cost sharing during the entire course of the covered person's pregnancy.	The amount you pay is based on where the covered health care service is provided except that an annual deductible will not apply for a newborn child whose length of stay in the hospital is the same as the mother's length of stay. Prenatal office visits received from a network provider are covered without cost sharing during the entire course of the covered person's pregnancy.

<sup>1</sup> Payments are based on UnitedHealthcare's allowable amounts. Out-of-network charges covered; co-pay and any amount in excess of the allowable amount are the member's responsibility for out-of-network providers.

<sup>2</sup> Available to employees who are assigned to work locations not covered by LADWP-sponsored or IBEW Local 18-sponsored HMO health plans, who live and work in Owens Valley.

<sup>3</sup> Also known as Blue Card and available to employees who are assigned to work locations, who live and work in Utah and/or Nevada.

**Please note:** For more detailed information about the benefits, please refer to the Evidence of Coverage (EOC), which explains the full range of covered services, as well as any exclusions and limitations in your plan.

Benefit	UnitedHealthcare Non-Differential PPO Plan (Owens Valley) <sup>1</sup>	Anthem Blue Cross PPO Prudent Buyer/Owens Valley (IBEW Local 18) <sup>3</sup>		UnitedHealthcare Select Plus PPO Plan (Employees and Managers Represented by the Assoc. of Confidential Employees (ACE), Management Employees Assoc. (MEA), and Exempt Managers (Bargaining Unit V))	
	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Infertility</b>	\$5,000 medical/pharmacy lifetime maximum	\$5,000 lifetime benefit		\$5,000 medical/pharmacy lifetime maximum	
<b>Prescription Drugs (up to a 31-day supply)</b>	<b>Tier 1:</b> \$5 co-pay <b>Tier 2:</b> \$10 co-pay <b>Tier 3:</b> \$10 co-pay	<b>Generic:</b> \$5 co-pay <b>Brand Name:</b> \$10 co-pay	<b>Generic:</b> \$5 co-pay <b>Brand Name:</b> \$10 co-pay Plus 50% of the maximum amount allowed and costs in excess of the maximum amount	<b>Tier 1:</b> \$5 co-pay <b>Tier 2:</b> \$10 co-pay <b>Tier 3:</b> \$10 co-pay	<b>Tier 1:</b> \$5 co-pay <b>Tier 2:</b> \$10 co-pay <b>Tier 3:</b> \$10 co-pay
<b>Mail Order (up to a 90-day supply)</b>	<b>Tier 1:</b> \$10 co-pay <b>Tier 2:</b> \$20 co-pay <b>Tier 3:</b> \$20 co-pay	<b>Generic:</b> \$10 co-pay <b>Brand Name:</b> \$20 co-pay	You must use the Prudent Buyer mail order provider	<b>Tier 1:</b> \$10 co-pay <b>Tier 2:</b> \$20 co-pay <b>Tier 3:</b> \$20 co-pay	<b>Tier 1:</b> \$10 co-pay <b>Tier 2:</b> \$20 co-pay <b>Tier 3:</b> \$20 co-pay
<b>Mental Health &amp; Substance Abuse</b> Inpatient Outpatient	Covered at 100% Covered at 100%	<b>Provided by Optum Behavioral Health<sup>4</sup></b> Covered at 100% Covered at 100%		Covered at 100% Covered at 100%	Covered at 100% Covered at 100%
<b>Durable Medical Equipment</b>	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%

<sup>1</sup> Payments are based on UnitedHealthcare's allowable amounts. Out-of-network charges covered; co-pay and any amount in excess of the allowable amount are the member's responsibility for out-of-network providers.

<sup>2</sup> Available to employees who are assigned to work locations not covered by LADWP-sponsored or IBEW Local 18-sponsored HMO health plans, who live and work in Owens Valley.

<sup>3</sup> Also known as Blue Card and available to employees who are assigned to work locations, who live and work in Utah and/or Nevada.

<sup>4</sup> All services for behavioral health and substance use disorders covered under the IBEW Local 18-sponsored plans are managed through Optum Behavioral Health.

**Please note:** For more detailed information about the benefits, please refer to the Evidence of Coverage (EOC), which explains the full range of covered services, as well as any exclusions and limitations in your plan.

Benefit	UnitedHealthcare Non-Differential PPO Plan (Owens Valley) <sup>1</sup>	Anthem Blue Cross PPO Prudent Buyer/Owens Valley (IBEW Local 18) <sup>3</sup>		UnitedHealthcare Select Plus PPO Plan (Employees and Managers Represented by the Assoc. of Confidential Employees (ACE), Management Employees Assoc. (MEA), and Exempt Managers (Bargaining Unit V))	
	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Chiropractic Services (Manipulative Treatments)</b>	Covered at 100% up to 24 treatments per year	Covered at 100% up to 30 visits per year	Covered at 100% up to 30 visits per year	Covered at 100% up to 24 treatments per year	Covered at 100% up to 24 treatments per year
<b>Acupuncture Services</b>	Covered at 100% up to 20 treatments per year	Covered at 100% up to 20 treatments per year	Covered at 100% up to 20 treatments per year	Covered at 100% up to 20 treatments per year	Covered at 100% up to 20 treatments per year
<b>Vision</b>	Covered at 100%; exam, lenses and frames covered every 12 months <sup>5</sup>	Covered at 100%; exam, lenses and frames covered every 12 months <sup>5</sup>	Covered up to plan maximums for non-VSP providers <sup>6</sup>	Covered at 100%; exam, lenses and frames covered every 12 months <sup>5</sup>	Covered at 100%; exam, lenses and frames covered every 12 months <sup>5</sup>
<b>Lasik Coverage</b>	Not covered	\$1,500/eye lifetime benefit		Not covered	Not covered
<b>Body Scan</b>	Not covered	One preventive full body CT or MRI, for employee and spouse/domestic partner, every plan year, at any licensed body scan provider; \$2,495 maximum payable per scan <sup>7</sup>		Not covered	Not covered
<b>Gym Membership<sup>8</sup></b>	Not covered	Sharecare gym membership program included for employees, spouses/domestic partners, and adult dependents age 18 and older		Not covered	Not covered

<sup>1</sup> Payments are based on UnitedHealthcare's allowable amounts. Out-of-network charges covered; co-pay and any amount in excess of the allowable amount are the member's responsibility for out-of-network providers.

<sup>2</sup> Available to employees who are assigned to work locations not covered by LADWP-sponsored or IBEW Local 18-sponsored HMO health plans, who live and work in Owens Valley.

<sup>3</sup> Also known as Blue Card and available to employees who are assigned to work locations, who live and work in Utah and/or Nevada.

<sup>4</sup> All services for behavioral health and substance use disorders covered under the IBEW Local 18-sponsored plans are managed through Optum Behavioral Health.

<sup>5</sup> Services provided through Spectra Vision. See plan limitations and exclusions for full disclosure.

<sup>6</sup> Services provided through Vision Service Plan (VSP). VSP can be reached at **(800) 877-7195**.

<sup>7</sup> Starting July 1, 2025, the maximum payable per covered Body Scan will increase to \$2,495.

<sup>8</sup> Starting July 1, 2025, the IBEW Local 18-sponsored Anthem Blue Cross medical plans will include the Sharecare gym membership program.

**Please note:** For more detailed information about the benefits, please refer to the Evidence of Coverage (EOC), which explains the full range of covered services, as well as any exclusions and limitations in your plan.

# Should you go to Urgent Care or the Emergency Room?



## ER or Urgent Care

The emergency room should not be your first choice unless there's a true emergency.

Go to the Urgent Care For...	Go to the Emergency Room For...
<ul style="list-style-type: none"> <li>• Cold or flu symptoms</li> <li>• Ear infections</li> <li>• Cuts with contained bleeding</li> <li>• Nausea and vomiting</li> <li>• Sprains</li> <li>• UTIs</li> </ul>	<ul style="list-style-type: none"> <li>• Bone breaks</li> <li>• Chest pain or stroke</li> <li>• Snakebite</li> <li>• Serious burns/cuts</li> <li>• Coughing up or vomiting blood</li> <li>• Serious injury to head/neck/spine/back</li> <li>• Fever in babies under 8 weeks</li> </ul>

## Other non-emergency care options

Our medical plans offer plenty of options when you need care or advice, but when it is not an emergency:

- Call your plan's 24/7 nurseline for questions and triage
- Call your carrier, or go online, to locate the nearest in-network Urgent Care center
- Utilize your plan's telemedicine benefits (See pages 39-43 for more information)
  - Kaiser Permanente: Virtual visits are available from your laptop or mobile device
  - UHC: Virtual visits are available from your laptop or mobile device
  - HPN: Virtual visits are available from your laptop or mobile device
  - Anthem: Virtual visits are available from your laptop or mobile device

# 36 Dental Plan Charts

## LADWP-Sponsored Dental Plan Options

Benefit	Delta Dental Fee-for-Service/Preferred Provider Organization (PPO)		United Concordia Plus Dental Health Maintenance Organization (DHMO)
	In-Network	Out-of-Network <sup>1</sup>	
<b>Choice of dentist</b>	Delta Dental (PPO) dentists only	Non-Delta Dental (PPO) dentists	United Concordia Plus DHMO panel dentists only
<b>Annual deductible</b>	\$10/individual \$30/family	\$25/individual \$75/family	None
<b>Annual benefit maximum</b>	\$2,000/individual		Unlimited
<b>Covered Services</b>			
<b>Diagnostic and preventive</b> (no deductible; includes oral examinations, X-rays, biopsy/tissue, routine cleaning, fluoride treatments)	Covered at 100%		Covered at 100%
<b>Basic services</b> (oral surgery, including extractions, fillings, root canals, periodontics (gum) treatment, sealants)	Covered at 80%		Co-pay according to fee schedule
<b>Major services</b> (crowns, jackets, cast restorations, prosthetics)	Covered at 60% (includes implants)		Co-pay according to fee schedule (implants not covered)
<b>Orthodontics</b> (no deductible)	Children to age 26 only covered at 50%; lifetime maximum of \$1,200 (in-network and out-of-network combined)		Children: \$1,500 co-pay Adults: \$2,000 co-pay Covers banding and retention only
<b>Limitations</b>			
Oral exams	Two per calendar year		No limit
Teeth cleaning	Two per calendar year		One per six consecutive months
Bitewing X-rays	One per calendar year if 18 years and older; twice per calendar year if under 18 years of age		One per six consecutive months

<sup>1</sup> Payment to a Delta Dental Premier Dentist will be based on the applicable percentage of the lesser of the Fee Actually Charged, or the accepted Usual, Customary and Reasonable fee that the dentist has on file with Delta Dental. Payment for services by a California dentist, or an out-of-state dentist, who is not a Delta Dental Dentist will be based on the applicable percentage of the lesser of the Fee Actually Charged, or the fee that satisfies the majority of Delta Dental Dentists.

## LADWP-Sponsored Dental Plan Options, continued

Benefit	Delta Dental Fee-for-Service/Preferred Provider Organization (PPO)		United Concordia Plus Dental Health Maintenance Organization (DHMO)
	In-Network	Out-of-Network	
Fluoride treatments	Two per calendar year		One per six consecutive months under age 19
Full-mouth X-rays	One set every five years		One set every three years
Inlays/crowns/bridges/dentures	Once every five years (includes implants)		No limit (implants not covered)
<b>Emergency services</b>	Standard plan coverage, to annual maximum		Subject to members co-payment schedule at member's dentist; \$100 maximum benefit for more than 50 miles away from member's home
<b>Implants</b>	Covered at 60%		Not Covered

## IBEW Local 18-Sponsored Guardian Dental Plan Options

Benefit	IBEW Local 18-Sponsored Guardian Dental Plans		
	Preferred Provider Organization (PPO) Plan		DHMO A Prepaid/Managed Dental Care Plan
	In-Network	Out-of-Network	
<b>Choice of dentist</b>	Any PPO provider in the DentalGuard Preferred network	Any licensed dentist	Any Guardian DHMO dentist
<b>Annual deductible</b>	None	\$25/individual; up to \$75/family (waived for diagnostic and preventive services)	None
<b>Annual benefit maximum</b>	\$3,000/individual; excluding orthodontia (in-network and out-of-network combined)	\$3,000/individual; excluding orthodontia (in-network and out-of-network combined)	Unlimited
<b>Covered Services</b>			
<b>Diagnostic and preventive</b> (oral examinations, X-rays, biopsy/tissue, routine cleaning, fluoride treatments)	100% of PPO fee	100% of customary and reasonable charges; deductible does not apply	100% after co-pay

**Please note:** This is a summary only. For more detailed information about the benefits, please refer to the Evidence of Coverage (EOC), which explains the full range of covered services, as well as any exclusions and limitations in your plan.

IBEW Local 18-Sponsored Guardian Dental Plan Options, continued

Benefit	IBEW Local 18-Sponsored Guardian Dental Plans		
	Preferred Provider Organization (PPO) Plan		DHMO A Prepaid/Managed Dental Care Plan
	In-Network	Out-of-Network	
<b>Basic services</b> (oral surgery, including extractions, fillings, root canals, periodontics (gum) treatment, sealants)	90% of PPO fee	80% of customary and reasonable charges	100% after co-pay; one sealant per tooth in any three-year period to age 16 on permanent teeth Periodontics: Scaling and root planning limited to one course of therapy per quadrant during any 12-month period
<b>Major services</b> (crowns, jackets, cast restorations, prosthetics)	60% of PPO fee	60% of customary and reasonable charges	100% after co-pay
<b>Orthodontics</b>	For adults and children 80% of PPO rate; subject to \$2,000 lifetime maximum/individual (in-network and out-of-network combined)	For adults and children; 80% of customary and reasonable; subject to \$2,000 lifetime maximum/individual (in-network and out-of-network combined)	Children: \$1,500 co-pay Adults: \$2,800 co-pay
<b>Teeth Whitening</b>	\$500 annual benefit maximum, covered once every 24 months per arch <sup>1</sup>		\$165 co-pay per arch for bleaching
<b>Limitations</b>			
Oral exams	Two per calendar year		No limit
Teeth cleaning	Two per calendar year		Two every 12 months
Bitewing X-rays	Two sets every 12 months		Two sets every 12 months
Fluoride treatments	Two per calendar year; to age 19		Two every 12 months
Full-mouth X-rays	One set every three years		One every three years
Inlays/crowns/bridges/dentures	Once in a three-year period		Crowns No Limit, Inlays/Bridges/Dentures Once in a five-year period
<b>Emergency services</b>	Standard plan coverage, to annual maximum		No charge for member's dentist; limited to \$50 benefit for providers other than member's dentist
<b>Implants</b>	60% of PPO fee	60% of customary and reasonable charges	Not Covered

**Please note:** This is a summary only. For more detailed information about the benefits, please refer to the Evidence of Coverage (EOC), which explains the full range of covered services, as well as any exclusions and limitations in your plan.

<sup>1</sup> Please note, this benefit is part of a Cosmetic Rider and treated separately from existing deductibles, annual benefit maximums, and coinsurance; member cost-shares vary based on Cosmetic Rider plan design.

# Wellness, Mental Health and Employee Assistance Program Resources

Maintaining good health is the best way to save on the cost of health care. Getting and keeping you healthy is very important to LADWP, as you are our most valued and valuable resource! With regard to wellness, LADWP offers a myriad of resources to you and your family:

- ▶ **Department-sponsored educational programs**, including lunch 'n learn classes on a wide range of topics such as healthy eating, stress management, financial wellness, aging and EAP topics
- ▶ **Wellness fairs**, including interactive games about better health and health screenings to capture important health information like your body mass index (BMI), blood pressure and glucose levels
- ▶ **Online coaching**, including prescription drug counseling, health risk assessments, preventive exams, and women's health and fitness programs through our health plan providers
- ▶ **Flu shots**, administered by our Occupational Health Services (OHS) section
- ▶ **Healthy competitions**, administered by our health plan providers, including a chance to win a variety of prizes
- ▶ **New Employee Orientation**, where you can learn about the importance of wellness for your work and home life

## See What's Online

You can find links to all of the LADWP health and dental carriers' newsletters and other wellness resources on the wellness link of the LADWP intranet: <https://insidedwp.ladwp.com>.

Find what you need to stay engaged in healthy behaviors, including:

- ▶ Healthy recipes
- ▶ Gym locations
- ▶ Lunch 'n learn schedules
- ▶ Apps and tools to track your physical activities
- ▶ Weight loss success stories
- ▶ Information on diabetes management



**WELLNESS**  
MIND | BODY | SOUL



## Wellness Resources from Our Health Plan Providers

You and your family members enrolled in LADWP or IBEW Local 18-sponsored health plans can participate in the following wellness activities offered through our health plan providers:

### LADWP-Sponsored Health Plans

#### Kaiser Permanente

For more information on Kaiser Permanente resources, visit [www.kp.org](http://www.kp.org)



#### Mental Health/Substance Abuse 24-hour mental health support numbers

##### California – Southern:

Mental Health: (833) 579-4848

Addiction Medicine: (800) 900-3277

##### California – Northern:

Mental Health: (800) 273-8255

Addiction Medicine: (800) 273-8255

**Mental health content on where to access care, self-care assessments and more:**  
<http://www.kp.org/mentalhealth>

#### Wellness coaching by phone for stress, sleep, and more:

Call us at (866) 862-4295,

Monday through Friday, 7:00am to 7:00pm PST

#### Self-care apps for meditation, mindfulness, and cognitive behavior therapy:

<http://www.kp.org/selfcareapps>

#### Self-care resources with online programs to help manage depression, reduce stress, and improve sleep:

<http://www.kp.org/selfcare>

#### Find Your Words – stigma, resilience, and mental health support center:

<http://www.findyourwords.org/>

#### E-Visits and Telephone Visits

You can now get care from a doctor online and/or by phone for some minor health conditions that do not require an in-person medical exam. You must be 18 years of age or over and have had at least one prior face-to-face visit with a Kaiser Permanente doctor. Contact Kaiser Permanente for more information.

#### My Health Manager

Schedule doctor appointments, refill prescriptions or other health-related items online.

#### Healthy lifestyle programs

Online resources to help you stay active, quit smoking, lose weight or eat better.

#### Wellness Apps

Visit [www.kp.org/selfcareapps](http://www.kp.org/selfcareapps) to download mental health and emotional wellness apps at no cost.

#### Wellness coaches

To give you extra support when you make healthy changes.

#### Farmers market

Purchase fresh fruits and veggies at Kaiser Permanente facilities, or schedule delivery to your home.

#### Complimentary health

Support your health with complimentary care. Find an acupuncturist, chiropractor or massage therapist.

Also join Active & Fit and get moving by going to [www.kp.org/choosehealthy](http://www.kp.org/choosehealthy)

#### UnitedHealthcare (UHC)

For more information on UHC resources, visit [www.myUHC.com](http://www.myUHC.com) (for UHC PPO and HMO)

Connecting all your benefit, health and wellness information on one site

- Experience innovative health and wellness tools
- Search for a doctor, clinic, hospital or lab
- See the current status of your claims, as well as claim history
- Get tips on living healthy and using health plan benefits to your advantage
- Get reminders when it's time for checkups, prescription refills or treatments
- Get suggestions on when to get immunizations, well-visits, routine tests or lab work
- Chat with a nurse

*United Healthcare (UHC) continued*

## **Mental Health/Substance Abuse**

**Behavioral Health Programs & Benefits.** To directly access your behavioral/mental health benefits, please call the behavioral health number on the back of your UnitedHealthcare member ID card 24 hours a day, 7 days a week. When you call, you will speak with a representative who will check your eligibility and gather basic information about you and your situation. Depending on the help you need, a clinician may then talk with you about the problem you are experiencing and assess which provider and treatment would be appropriate for your situation.

**Live and Work Well** is a website that UnitedHealthcare members may have access to as part of their Behavioral Health - Work-Life or Wellness benefits. We can help you connect to a therapist, psychiatrist or other clinician using a provider search directory. You can also call our confidential, 24/7 support phone line for help — or to ask for help finding resources for balancing work, family and personal life. Specific benefits may vary depending on your health plan. You can sign in to your health plan account or call the number on your member ID card to learn if you may be eligible for Live and Work Well.

**Virtual Visits** are a quicker way for the whole family to get care. Reaching out may be hard — especially if you might not want anyone to know you're hurting. From the privacy of home and the convenience of your mobile device\* or computer, you can receive caring support from a licensed behavioral health virtual therapist. To sign-in or register on [myuhc.com](https://myuhc.com)®. Then, go to Find a Doctor > Behavioral Health Directory > People > Provider Type > Telemental Health Providers.

The Calm Health app provides programs and tools to help support your mental health and well-being- all at your own pace. As a UnitedHealthcare member, Calm Health is included in your health plan and available at no additional cost. The Calm Health app brings you a library of support- including mindfulness content and programs created by psychologists- for a variety of health experiences and life stages. Visit [uhc.app/calm](https://uhc.app/calm).

### **Virtual Visits** (for UHC PPO and HMO)

Talk with a doctor from your laptop or mobile device, a convenient and affordable way to access care. Covered under your UHC PPO and HMO health plan benefits. Learn more on [www.myUHC.com](https://www.myUHC.com) or UnitedHealthcare app.

## **Real Appeal Weight Loss Program**

(for UHC PPO and HMO)

This program includes a personalized transformation coach for one year, 24/7 online support and mobile app, a “success kit” and more.

### **UHC Rewards** (for UHC PPO and HMO)

Your plan comes with a new way to earn up to \$300. With UHC Rewards, a variety of actions - including many things you may already be doing - lead to rewards. The activities you go for are up to you. There are two ways to get started -- on the UnitedHealthcare app or through [www.myUHC.com](https://www.myUHC.com).

## **Maternity Support Program**

Whether you're thinking about having a baby or have one on the way, maternity support is here to provide information and support throughout your pregnancy and after giving birth. As part of maternity support, you have access to resources, including custom video courses you can stream anytime, 24/7. Visit

[www.myuhcphs.com/pregnancy-resources](https://www.myuhcphs.com/pregnancy-resources)

## **Advocate4Me**

Help is just a call away, our UHC Advocates are here to help. Connect with our team for help finding care or support for your needs, walking through a bill or accessing additional plan resources and more. Call the number on your ID card or sign in to [www.myUHC.com](https://www.myUHC.com) and click on **Call** or **Chat**.

## **Myuhc.com and UnitedHealthcare app**

Get the most out of your benefits. Register today for your personalized website on [www.myUHC.com](https://www.myUHC.com) and download the **UnitedHealthcare** app. These digital tools are designed to help you understand your benefits and make informed decisions about your care.

## **Health Plan of Nevada (HPN)**

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

To access these services, please call Behavioral Healthcare Options (BHO) directly at **(702) 364-1484** or **(800) 873-2246**.

### **Virtual Visits through NowClinic**

Talk with a doctor from your computer or mobile device, a convenient and affordable way to access care. Covered under your HPN HMO health plan benefits. No appointment necessary, and co-pays are \$0. Learn more at [www.NowClinic.com](https://www.NowClinic.com) or NowClinic® app.

### Pregnancy and Baby Support App

Get pregnancy and parenting information on the go. To learn more visit [www.HealthPlanofNevada.com](http://www.HealthPlanofNevada.com)

### Real Appeal Weight Loss Program

This program includes a personalized transformation coach for one year, 24/7 online support and mobile app, a “success kit” and more.

### 24/7 Advice Nurse

Health care advice. Just a phone call away. If you’re unsure about your condition, our 24/7 advice nurse may be able to help. Our nurse is available to answer questions, provide self-care advice and help you decide whether to seek urgent care, emergency care, or schedule an appointment with your provider. Call toll-free **(800) 288-2264**. TTY 711.

### Urgent Care House Call

Get on-demand health care at home. Available seven days a week from 8 a.m. to 10 p.m.

**Quick. Efficient. Affordable.** Avoid unnecessary expenses and trips to the ER. Urgent care house calls can treat most things urgent care centers can for the same cost.

Urgent care house calls include a medical team made up of an ER-trained physician assistant or nurse practitioner with support from a medical technician and a virtual physician.

Contact our 24/7 advice nurse toll-free at **(800) 288-2264**, TTY 711 or call DispatchHealth at **(702) 805-5711** in Southern Nevada.

### Employee Assistance Program (EAP) – Aetna Resources for Living

Our EAP provider Aetna Resources for Living, is here for all of life’s challenges. The services are confidential and free of charge to you and anyone in your household. The EAP can help you with:

- **Counseling/Emotional Support:** relationship difficulties, marital and family issues, emotional/psychological concerns, recognizing alcohol and drug issues, coping with substance abuse, stress and anxiety, depression, grief issues, work-life balance.
- **Legal:** speak with an attorney about legal issues such as estate planning and family and domestic issues, etc. Free online will. Free initial consultation for each issue. Services beyond the initial consults are provided at a reduced rate.
- **Financial:** discuss debt, budgeting, tax planning, credit counseling and more with a financial expert. Free initial consultation for each issue. Services beyond the initial consults are provided at a reduced rate.

- **Work-life Services:** let a work-life specialist help you solve everyday issues and assist with identifying and locating referral sources by doing the legwork to save you time and stress. Examples include referrals and information about child and elder care, caregiver support, school and college planning, and convenience services (e.g., home cleaning, lawn/landscaping, plumbing, and automotive).

Please visit the Resources for Living website at [www.resourcesforliving.com](http://www.resourcesforliving.com) (note: to access the website, enter “LADWP” in the Username field and “EAP” for the password.) To request a network counselor, please contact Resources for Living anytime, 24 hours a day, 365 days a year, toll-free at **(888) 439-7327**.

### United Concordia

For more information on United Concordia resources, visit [www.unitedconcordia.com](http://www.unitedconcordia.com)

### Chomper Chums

Free app teaches kids about brushing their teeth and making healthy choices. This award-winning app makes brushing fun for kids.



Use the QR Code or link to Find a Dentist:

<https://www.unitedconcordia.com/benefits/clients-corner/LADWP-Client-Corner-Dental-Benefits>

### Dental Health Center

With a host of resources aimed at promoting oral and overall health, the online Dental Health Center provides helpful insights on everything from the basics of brushing and flossing to dental emergency information, resources on nutrition, and how a healthy mouth influences a healthy body.

### My Dental Benefits

This is United Concordia’s online member portal. Members can create a private account to access information on their plan, print additional ID cards, and find answers to common questions. Members can chat live with our Customer Service team while logged into their My Dental Benefits account. Online chats can be transitioned to live web sessions for on-screen guidance if needed. Or, members can upgrade to an audio call with the same Customer Service representative for more complex issues. Below is a link to a short video for My Dental Benefits on How to Create an Account:

<https://www.brainshart.com/ucci/MyDentalBenefits-Overview>

## My Dental Assessment

This free online tool helps identify oral health risks and shows how your lifestyle factors and medical conditions impact the health of the mouth. When finished, a printable report card is generated for you to easily take to your dentist to review at your next appointment.

## Delta Dental

Wellness is more than oral health. That's why, as a Delta Dental member, you can have access to a wide variety of local and national offers and discounts to help you care for your whole body and maintain a healthy life. How do I get the discounts? Visit [LifePerksML.lifemart.com](https://www.LifePerksML.lifemart.com) to learn more and register.

Whether you need to check your benefits or select a new dentist, you can do it all with Delta Dental's online tools. Go to [deltadentalins.com](https://deltadentalins.com) and choose Log in to create an account or log in to your existing account.

What you can do:

- ▶ Check your plan details and eligibility.
- ▶ Browse claim history.
- ▶ Download plan documents.
- ▶ Find an in-network dentist.
- ▶ View your member ID card or print a paper copy.
- ▶ Update your settings to paperless.

For more information on Delta Dental resources, visit [www.deltadentalins.com/oral\\_health](https://www.deltadentalins.com/oral_health) or [www.mysmilekids.com](https://www.mysmilekids.com)

As a Delta Dental enrollee, you have access to preferred pricing on hearing aids and LASIK vision services through Amplifon Hearing Services and QualSight. It's easy. Just give Amplifon or QualSight a call.

**Amplifon** - [www.amplifonusa.com/lp/deltadentalins](https://www.amplifonusa.com/lp/deltadentalins) or (888) 779-1429

**Qualsight** - <https://www.qualsight.com/-delta-dental> or (855) 248-2020

## Wellness Library

Teaches you and your children how to have a healthy smile. You can enjoy:

- ▶ **Videos** - To understand proper nutrition for good dental care, and how to avoid gum disease.
- ▶ **Quizzes** - To review your dental health habits.
- ▶ **Resources** - To help you improve your oral hygiene habits.
- ▶ **Resources for kids** - To make oral health a fun habit that will last a lifetime.

## IBEW Local 18-Sponsored Health Plans

### Wellness Resources for IBEW Local 18-Sponsored Health Plans

#### Anthem Blue Cross

For more information on Anthem resources, visit [www.anthem.com/ca/ibewlocal18](https://www.anthem.com/ca/ibewlocal18)

#### Sharecare Gym Membership Program - New for 7/1/25!

Starting July 1, 2025, the IBEW Local 18-sponsored Anthem Blue Cross medical plans automatically include access to the Prime Fitness network. This new benefit provides access to over 10,000 gyms nationwide at NO additional cost to members! Gym memberships will be available to all enrolled members, spouses/domestic partners, and adult dependents aged 18 and older.

There are no annual enrollment fees and participants may register at multiple gym locations. Some popular gyms include: LA Fitness, Anytime Fitness, and Fitness 19. For a more complete list, please visit [www.primemember.com](https://www.primemember.com) and select "Locations" to search for an in-network facility.

#### Body Scan Benefit - NEW for 7/1/25!

Starting July 1, 2025, the Body Scan benefit available through IBEW Local 18 and Anthem Blue Cross now includes coverage for preventive full body MRIs as well as CT body scans.

#### Infertility Coverage

All IBEW Local 18-sponsored Anthem Blue Cross medical plans include coverage for infertility treatment, up to \$5,000 lifetime limit.

#### LASIK Coverage

All IBEW Local 18-sponsored health plans through Anthem Blue Cross include a lifetime LASIK benefit of \$1,500/eye! Enrolled members will have access to ophthalmologists in both the Anthem CaliforniaCare HMO and Prudent Buyer PPO networks.

#### VSP Vision Benefit

VSP Vision coverage is automatically included in the IBEW Local 18-sponsored Anthem Blue Cross medical plans and includes a \$200 allowance for Frames or Contact Lenses. You may also use the shared \$200 Frame allowance to purchase non-prescription sunglasses.

#### Sydney Health

Anthem Sydney Health App is included in all IBEW Local 18-sponsored Anthem Blue Cross medical plans, and available to all Anthem Blue Cross enrolled members and their dependents over age 18. Some features of the app include:

- ▶ Mobile access to plan information
- ▶ Mobile access to ID cards
- ▶ Integration with LiveHealth Online
- ▶ Links to find a provider

### Diabetes Prevention Program

A 12-month program to help at-risk members reach health and wellness goals. Elements of the program include: a personal health coach, weekly lessons, and access to a network of weight management programs.

Includes resources and videos to target specific health groups such as children, women, men and seniors.

### 24/7 NurseLine

Find quick answers to health questions anytime day or night.

### Online access to plan information

Understand your plan benefits, the status of a claim, etc. For more information on Anthem resources, visit [www.anthem.com/ca/ibewlocal18](http://www.anthem.com/ca/ibewlocal18)

### LiveHealth Online

A convenient way for members to interact with a U.S. board-certified doctor via live, two-way video on your computer or mobile device. LiveHealth Online visits are secure, safe and available at \$0 co-pay, which is the same level as an in-network doctor visit.

### Other Anthem resources

- ▶ Special offers
- ▶ Health and fitness discounts
- ▶ Health Rewards
- ▶ 360° Health Programs
- ▶ MyHealth@Anthem

### Optum Behavioral Health Benefits - Employee Assistance Program (EAP)

All members enrolled in an IBEW Local 18-sponsored medical plan have access to an Employee Assistance Program (EAP) through Optum Behavioral Health. All enrolled members (and your household members too) have eight confidential sessions with a behavioral health counselor available per incident.

Remember support is just a phone call away whenever you need it and at no extra cost to you. An Optum advocate can help assess your needs, develop a solution, and direct you to the resources you need. They are here to help and provide you and your loved ones with confidential counseling on a variety of areas and issues you may be struggling with; examples of some issues include, but are not limited to: family or marital problems, parenting challenges, and workplace stress. If you or a member of your household need help, please contact Optum Behavioral Health at the phone number that will be listed on your Optum Behavioral Health ID Card.

Please note, this benefit is separate from the EAP through LADWP.

### Optum Behavioral Health Benefits

Behavioral health and substance use disorder services for all IBEW Local 18-sponsored health plans through Anthem

Blue Cross are managed through Optum Behavioral Health.

Optum Behavioral Health maintains an extensive network of behavioral health providers and counselors available nationwide. The Optum Behavioral Health program offers comprehensive coverage, tailored specifically to meet the treatment needs of IBEW Local 18 employees and their families. A dedicated team of clinicians will monitor your treatment each step of the way to ensure care is managed in an effective and efficient manner.

IBEW Local 18 and Optum Behavioral Health are dedicated to providing you and your family with immediate access to appropriate behavioral health coverage when you need it. All care received for behavioral health and substance abuse services are strictly confidential. If you or your family members need assistance, please call Optum Behavioral Health at the number on your ID card. An Optum representative will perform an over the phone intake to ensure you get the care you need. Optum can also search for appointments and assign you a provider, but you will need to call the provider to confirm your appointment time and date.

### Guardian Dental

For more information on Guardian Dental resources, visit [www.guardiananytime.com](http://www.guardiananytime.com)

### Guardian Dental Teeth Whitening Benefits

The IBEW Local 18-sponsored dental plans include coverage for Teeth Whitening. Please note for PPO plan participants, this benefit is part of a Cosmetic Rider and treated separately from other deductibles, annual benefit maximums, and coinsurance, member cost-shares vary based on Cosmetic Rider plan design.

Bleaching is also available under the IBEW Local 18-sponsored Guardian DHMO plan with a set copay schedule.

### Guardian PPO Dental \$3,000 Annual Maximum

The IBEW Local 18-sponsored Guardian PPO Dental plan includes a \$3,000 annual maximum per person, available to all enrolled members and dependents.

### Guardian PPO Dental Implant Coverage

The IBEW Local 18-sponsored Guardian PPO Dental plan includes coverage for implants! Services for implants are covered at 60% up to the same \$3,000, per person Annual Maximum.

### Online resources

Understand your dental benefits, look up the status of a claim, find forms and plan materials, and estimate your dental costs.

### Provider app

Download on your smartphone or mobile device to find a provider anytime you need to.

# When You Have a Leave of Absence

If you take a temporary leave of absence from LADWP, you may be able to continue your health and/or dental coverage and, under certain circumstances, continue to receive LADWP's subsidy. In other cases, you will be responsible for paying your full premiums while on leave so that you do not lose health and/or dental coverage.

**IMPORTANT:** You are responsible for confirming that health and/or dental premiums are paid when you are on any kind of leave of absence. If you do not pay the required premium amount when you do not qualify for the subsidy, your health and dental coverage will be terminated.

There are various leave types:

- ▶ Leave Without Pay
- ▶ Disability Leave
- ▶ Workers' Compensation Leave
- ▶ Family Care Leave
- ▶ Additional four weeks of Bonding Leave<sup>2</sup>
- ▶ Pregnancy Disability Leave
- ▶ Military Leave

Type of Leave	Continue Receiving LADWP Subsidy?	What Happens	What You Must Do
Leave without pay	Depends on your status	If you're not eligible for the subsidy, the appropriate administration office (LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center) will bill you for the entire premium	Pay the full amount of your health and dental care premiums
Disability Leave <sup>1</sup>	No, if you are not receiving a disability paycheck		
Workers' Compensation Leave <sup>1</sup>	Depends on your Workers' Comp status		
Family Care Leave	Yes	LADWP continues to pay your subsidy, and any portion you pay will continue to be deducted from your paycheck. For any unpaid leave, you are responsible for the full premium amount	
Additional four weeks of Bonding Leave <sup>2</sup>	No, not for the additional four-week period, unless you received compensation during the calendar month	You pay the full amount of your health and dental care premiums	
Pregnancy Disability Leave	Yes	LADWP continues to pay your subsidy, and any portion you pay will continue to be deducted from your paycheck. For any unpaid leave, you are responsible for the full premium amount	
Military Leave	Yes	LADWP continues to pay your subsidy	Be on approved Military Leave

<sup>1</sup> You are eligible for a subsidy as long as you continue to receive a disability or Workers' Compensation check. The employee is responsible for paying premiums in excess of the subsidy while on a disability or Worker's Compensation leave.

<sup>2</sup> Applies only under some LADWP MOUs (only for the birth or placement of a child). Refer to the MOU for details.

## Family Care Leave of Absence

Federal and state laws allow eligible employees to take up to 12 weeks of unpaid Family Care Leave during any 12-month period. Qualifying reasons include a serious health condition of the employee, employee's child (including adult child and child of a domestic partner), spouse, domestic partner, parent, grandparent, grandchild, sibling, or the birth/ placement for adoption of a child. Your LADWP subsidy continues during the 12-week period.

### Additional Four Weeks of Bonding Leave

You may take an additional four weeks of leave under certain LADWP MOUs, but during that time you are not eligible for a subsidy if you are not being compensated during the calendar month.

If you take the extended four-week Bonding leave and do not qualify for the subsidy, and your spouse or domestic partner is an eligible LADWP employee, you may apply to be covered by your spouse or domestic partner's health and/or dental plan as this creates a qualifying event. Your spouse or domestic partner must complete an enrollment/change form to add you as a dependent within 31 days from the date your extended four-week period begins. At the same time, you must complete a health or dental plan termination form.

Coverage as a dependent of a LADWP spouse/domestic partner must remain in effect until the next annual Open Enrollment period. At that time, the dependent spouse/domestic partner must re-enroll as a subscriber in a health or dental plan. **This is the only instance where an active employee can be covered on another active employee's health or dental plan.** For more information on making changes to your health and dental coverage, see **page 10**.

### When You Must Repay Your Subsidies

If you are not covered by a Family Care Leave of Absence/Pregnancy Disability Leave and are not being compensated during the calendar month, you do not qualify for a subsidy. The appropriate administration office (LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center) will bill for the entire premium. The billing notice will be for the unsubsidized period (prior month).

If you do not return to work after your Family Care Leave of Absence, you must repay the subsidies advanced by LADWP, unless your failure to return is caused by the unexpected continuation of a serious health condition (as defined by federal legislation), or other circumstances beyond your control.

For information on how a Family Care Leave of Absence affects your health and/or dental plan, please refer to Administrative Manual Volume 2, 60-11.

### For More Information on Family Care Leaves

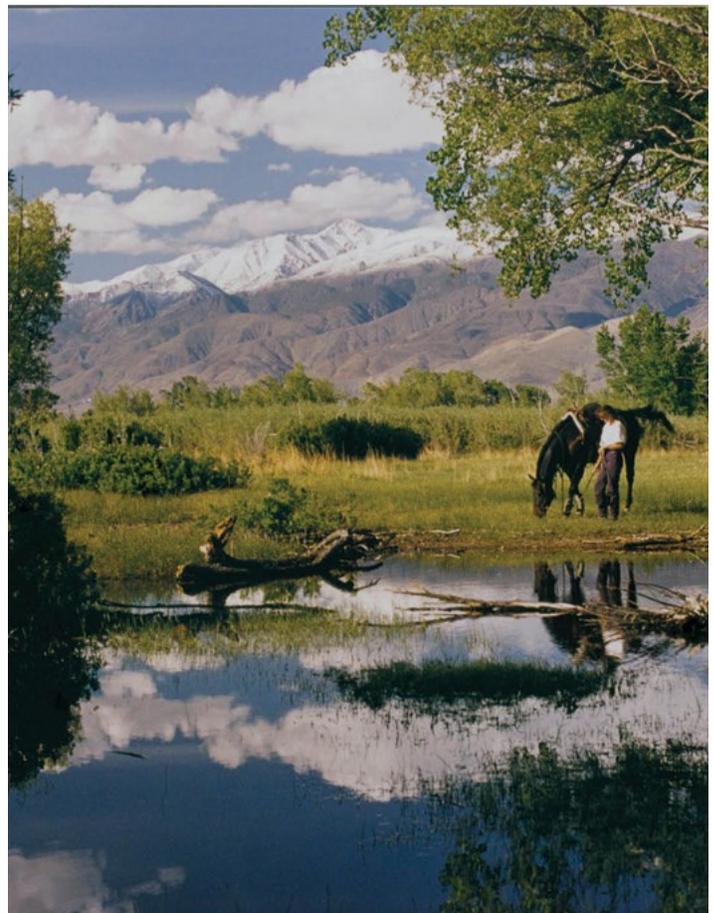
For additional information regarding Family Care Leaves of Absence, contact your Division coordinator or Family Care at **(213) 367-8770**.

You are responsible to make sure that health and/or dental premiums are paid when you are on any kind of leave of absence. Payments not received could result in termination of health or dental coverage.

### Special Situations

If you are terminated from LADWP as a result of a discharge, and a reverse decision is made on your termination, you must notify the appropriate plan administrator (LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center) to reinstate your insurance coverage.

If your employment transfers to the City, please contact the LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center to find out when your coverage will end. If you transfer to another City of Los Angeles Department, you need to contact the City's Benefits Office at **(213) 978-1655** to enroll in a City health or dental plan.



# Continuing Coverage with COBRA

**The following notice applies to all participants covered under a group health plan maintained by LADWP or IBEW Local 18. This notice generally explains group health insurance continuation coverage, when it may become available and what you need to do to protect your right to receive it. It is important that all covered individuals take the time to read this notice carefully and be familiar with its contents. Please note that the Employee Assistance Program (EAP) will remain available to COBRA program participant(s) if elected and paid for.**

## Consolidated Omnibus Budget Reconciliation Act (COBRA)

Health and/or dental coverage ends on the last day of the month in which your employment with LADWP ends. You may be able to extend your health and/or dental coverage with COBRA as outlined below.

As initially enacted in 1985 under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), employers are required to provide employees and their covered dependents the opportunity to elect continued group health coverage upon the occurrence of certain “qualifying events.” Under this federal law, LADWP is required to offer this opportunity for a temporary extension of health coverage, called “continuation coverage,” at group rates. This coverage, however, is only available when coverage is lost due to certain qualifying events. Should an actual qualifying event occur in the future, the plan administrator will send you additional information and the appropriate election notice at that time.

### Qualifying Events for Covered Employees

- ▶ Termination of employment (for reasons other than gross misconduct on the employee’s part)
- ▶ Reduction in hours of employment

### Qualifying Events for Covered Spouses

- ▶ A termination of your spouse’s employment for any reason other than gross misconduct or reduction in your spouse’s hours of employment
- ▶ Death of a covered employee
- ▶ Divorce from a covered employee or, if applicable, legal separation from the covered employee
- ▶ Your spouse becomes enrolled in Medicare benefits (Part A, Part B or both)

### Qualifying Events for Covered Children

- ▶ A termination of the parent-employee’s employment for any reason other than gross misconduct or reduction in the parent-employee’s hours of employment
- ▶ The death of the parent-employee
- ▶ Parent’s divorce or, if applicable, legal separation
- ▶ The parent-employee becomes enrolled in Medicare benefits (Part A, Part B or both)
- ▶ Covered dependent ceases to be an eligible child under the terms of the LADWP group health plan

### Qualifying Events Defined Under COBRA

A COBRA qualifying event occurs when an event listed in the COBRA statute occurs, and the event causes a covered employee, a covered spouse or a covered dependent to lose health insurance under an employer’s group health plan. To lose health insurance means the individual ceases to be covered under the same terms and conditions they were covered under before the event happened.

### If a Death Occurs During COBRA

If a death of a subscriber occurs under the COBRA continuation and there are dependents being covered under the plans, the appropriate plan administrator (LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center), must be notified immediately of the death by the surviving dependents. The surviving dependents will be advised on how to continue the plan(s).

### Important Notification Requirements Under COBRA

Under COBRA, a covered employee, a covered spouse or other covered family member has the responsibility to notify the appropriate plan administrator (LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center) of any qualifying event, including death, divorce, legal separation, or when a dependent ceases to be a dependent under the LADWP or IBEW Local 18-sponsored plans. This notification must be made within 60 days from the date of such event.

If this notification is not completed within the 60-day notification period, the right to continuation coverage is forfeited.

### Eligibility Under COBRA

You, your spouse, your children and your grandchildren of your covered children are eligible for COBRA continuation if you and your dependents were covered under the plan on the day before the qualifying event. Once the election to continue coverage has been made, additional dependents may be added following the same guidelines specified under “HIPAA Special Enrollment Rights” on **page 53** of this guide. You, your spouse and your dependents have independent election rights and must make an election for continuation coverage to become effective. If you have a covered dependent whose legal residence is different from yours, you must provide written notification to the LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center so that a notice can be sent to them as well. Should you add more children in the future, notice to the covered employee and spouse at that time will be deemed notification to the newly covered dependent.

### Domestic Partners Are Not Eligible for COBRA

While LADWP-sponsored and IBEW Local 18-sponsored group health plans allow domestic partners to be covered, if a domestic partner loses group health insurance as a result of one of the listed qualifying events under the COBRA statute, the domestic partner will not be offered the opportunity to continue the group health insurance. This is because COBRA is regulated under federal law. Under federal rules, the term “spouse” does not include domestic partners. However, domestic partner children may be eligible for COBRA.

### Election Period and Coverage

Once the appropriate plan administrator (LADWP Health Plan Administration Office or IBEW Local 18 Benefit

Service Center) has been notified of a qualifying event, the formerly covered individual(s), also known as “qualified beneficiaries,” are notified of their rights to elect continuation coverage. Each qualified beneficiary has independent election rights and will have 60 days to elect continuation coverage. The 60-day election window is measured from the date of notification. This is the maximum period allowed to elect continuation coverage, as the plan does not provide an extension of the election period beyond what is required by law.

If a qualified beneficiary does not elect continuation coverage within the 60-day election period, then rights to continue health insurance will end, forfeiting any rights and protections that were afforded to the participant under the COBRA law. Once a qualified beneficiary elects continuation coverage, he or she has up to 45 days to pay the first premium. **You may not have a lapse in coverage. Premiums will be due back to your original termination date.**

The length of continuation coverage is:

- ▶ 18 months for formerly covered employees
- ▶ 36 months for formerly covered spouses and/or children for events other than the employee’s termination of employment or reduction in hours.



### California COBRA AB 1401

California COBRA AB 1401 (effective September 1, 2003) stipulates that an employer shall offer an insured who has exhausted continuation coverage under COBRA the opportunity to continue coverage for up to 36 months from the date the insured's continuation coverage begins if the insured is entitled to less than 36 months of continuation coverage under COBRA.

### Continuation Coverage from 18 Months to 29 Months

Two situations will extend continuation coverage beyond the coverage date if applicable. The 18 months of continuation coverage will be extended for an additional 11 months of coverage, to a maximum of 29 months, for all qualified beneficiaries provided that the:

- ▶ Social Security Administration determines a qualified beneficiary was disabled according to Title II or XVI of the Social Security Act as of the date of the qualifying event or at any time during the first 60 days of continuation coverage. It is the qualified beneficiary's responsibility to obtain the disability determination from the Social Security Administration and provide a copy of the Social Security Disability determination to the LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center (for Anthem Blue Cross plans) within 60 days of the date of determination and before the original 18 months of continuation coverage expires; or
- ▶ Secondary event takes place (divorce, legal separation, death, Medicare entitlement or a dependent ceasing to be a dependent). If a secondary event occurs, then the original 18 or 29 months of continuation coverage will be extended to 36 months from the date of the original qualifying event date for dependent qualified beneficiaries. If a secondary event occurs, it is the qualified beneficiary's responsibility to notify the LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center in writing within 60 days from the secondary event, and within the original 18-month continuation coverage timeline. In no event, however, will continuation coverage last beyond three years from the date of the event that originally made the qualified beneficiary eligible for continuation coverage.

### Monthly Premiums Under COBRA

Group health coverage for COBRA participants is usually more expensive than health coverage for employees, since a COBRA participant is required to pay the entire cost for health insurance plus a 2% administration fee for regular federal COBRA, but that goes up to 10% for California COBRA. Premiums may be increased if the costs to the plan increase but generally must be fixed in advance of each 12-month premium cycle. The initial premium payment must be paid within 45 days of the election. You may not have a lapse in coverage. Premiums will be due back to your original termination date.

Premiums for successive periods of coverage are due on the first of each month, but a qualified beneficiary has a 30-day grace period to pay the monthly premium, and the envelope must be postmarked within or by the end of the grace period. The 30-day grace period is measured after the due date (first of the month). If the monthly premium is not paid by the due date or within the 30-day grace period, the continuation coverage elected is canceled. Monthly premiums could be adjusted during the continuation period if the applicable premium amounts change.

### Medicare Entitlement Under COBRA

If an individual is on continuation coverage and becomes entitled to Medicare after the date of COBRA election, the COBRA coverage can be terminated. However, as clarified under the final COBRA regulations, if an individual has been entitled to Medicare and becomes eligible for COBRA continuation, the individual is allowed to have both. For more information on HIPAA Special Enrollment Rights, see **page 53**.

### Cancellation of Continuation Coverage Under COBRA

Continuation coverage will terminate prior to the expiration of the continuation period (18 or 36 months) for any of the following reasons:

- ▶ LADWP ceases to provide any group health plan to any of its employees;
- ▶ Any required monthly premium for continuation coverage is not paid in a timely manner. Monthly premiums are due on the first day of each month. In addition, qualified beneficiaries have a maximum 30-day grace period after the due date in which to pay these monthly premiums;
- ▶ A qualified beneficiary notifies the LADWP Health Plans Administration Office to cancel continuation coverage and request a cancellation form;
- ▶ A qualified beneficiary, after the date of election, becomes entitled to Medicare;
- ▶ A qualified beneficiary extended continuation coverage to 29 months due to a Social Security disability, and a final determination has been made that the qualified beneficiary is no longer disabled;
- ▶ For cause, on the same basis that the plan terminates the coverage of similarly situated non-COBRA participants;
- ▶ A qualified beneficiary enrolls in another group health plan.

### Conversion After COBRA

Some health and dental plan providers offer the opportunity to convert to an individual plan (versus group coverage through LADWP) following cancellation of COBRA coverage.

Plan providers that offer conversion to individual coverage:

- ▶ Kaiser Permanente HMO
- ▶ UnitedHealthcare HMO
- ▶ Health Plan of Nevada HMO
- ▶ IBEW Local 18-sponsored Anthem Blue Cross health plans

Plan providers that do not offer conversion to individual coverage:

- ▶ Delta Dental
- ▶ United Concordia
- ▶ IBEW Local 18-sponsored Guardian Dental plans

However, members can contact Delta Dental, United Concordia or IBEW Local 18-sponsored Guardian Dental plans after COBRA is exhausted and request an individual plan. For more information, please contact member services for your health or dental provider.

This section is a summary of the COBRA federal and state regulations. For detailed exceptions, conditions and exclusions, please contact the appropriate administration office:

#### **LADWP Health Plans Administration Office**

111 N. Hope Street, Room 564

Los Angeles, CA 90012

**(213) 367-2023**

**(800) 831-4778**

#### **IBEW Local 18 Benefit Service Center**

9500 Topanga Canyon Blvd.

Chatsworth, CA 91311

**(800) 842-6635**

## Medicare Information for Employees

If you are an employee (or a spouse of an employee) age 65 or over and have elected to have an LADWP-sponsored or IBEW Local 18-sponsored health plan as your primary coverage over Medicare, you (or your spouse) are not required to enroll in Medicare Part B until you retire. If you plan to retire, contact your local Social Security Administration office to enroll in Medicare Part B three months before your retirement date. **Please note:** Domestic partners, per Medicare guidelines, may have different coordination of benefit rules than spouses.

If you are enrolled under both Medicare and an LADWP-sponsored or IBEW Local 18-sponsored health plan, the LADWP-sponsored or IBEW Local 18-sponsored health plan will pay primary to Medicare so long as you are an active employee, unless you are eligible for Medicare due to End Stage Renal Disease (ESRD), in which case Medicare may pay primary after 30 months of enrollment in Medicare, depending on Medicare eligibility for the 30-month coordination period.

For information regarding Medicare, including the impact of enrolling in Medicare Part B and how to make plan changes, call the LADWP Health Plans Administration Office at **(800) 831-4778**. For IBEW Local 18-sponsored Anthem Blue Cross plans, please call the IBEW Local 18 Benefit Service Center weekdays at **(818) 678-0040** or **(800) 842-6635** between the hours of 8:30 a.m. and 12:00 p.m. and 12:45 p.m. and 5:00 p.m.

## Disabled Employees and Disabled Spouses of Employees Under Age 65

If you are a disabled active employee or a disabled spouse of an active employee under age 65, you may enroll in Medicare and enroll in a LADWP-sponsored or IBEW Local 18-sponsored health plan. The LADWP-sponsored or IBEW Local 18-sponsored health plan will pay primary to Medicare so long as you are considered a disabled active employee or a disabled spouse of an active employee. You may change your enrollment in a LADWP-sponsored or IBEW Local 18-sponsored health plan during the Open Enrollment period.

## Verification Process

As you may be aware, the Secretary of the Department of Health and Human Services has directed that all organizations comply with the mandatory insurer law (Public Law 110-173; Section 111) regarding the requirement that our health plan must report information that the Secretary requires for purposes of coordination of benefits between your health plan and Medicare. In order for Medicare to properly coordinate Medicare payments with other insurance and/or workers' compensation benefits, Medicare relies on our health plan to collect the Medicare Health Insurance Claim Number

(HICN) or Social Security number (SSN) from you and your family members and provide them to Medicare.

As such, if this information is not already on file with the LADWP Health Plans Administration Office and IBEW Local 18 Benefit Service Center, if applicable, Medicare HICNs and SSNs will likely be requested in order to meet the requirements of this law. Unfortunately, if you or your family member is a Medicare beneficiary and you do not provide the requested information, the affected member may be violating obligations to assist Medicare in coordinating benefits. Please assist us by providing this information, if requested.

Please keep in mind that while LADWP continues its efforts to verify eligibility of your dependent(s), we do need to utilize your SSN for the process. As required under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), we understand and handle employee information according to those requirements, which is included as part of the LADWP HIPAA Policies and Procedures, Group Health Plan Amendments.

## Medicare Creditable Coverage Notice

### Important Notice for Medicare-Eligible Employees from LADWP About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice contains important information about your current prescription drug coverage through your LADWP-sponsored or IBEW Local 18-sponsored health plan and about your options for enrolling in an individual Medicare prescription drug plan. If you are enrolled in an LADWP-sponsored health plan, your current prescription drug coverage is an enhanced Medicare Part D Prescription Drug Plan. If you are enrolled in an IBEW Local 18-sponsored health plan, your current prescription drug coverage is not an enhanced Medicare Part D Prescription Drug Plan, but it is "creditable coverage."

There are two important things you need to know about your current prescription drug coverage through LADWP or IBEW Local 18 and the individual Medicare prescription drug coverage:

- ▶ Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join an individual Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

- ▶ If you're enrolled in an LADWP-sponsored health plan, your prescription drug coverage is an enhanced Medicare Part D Prescription Drug Plan. LADWP has determined that the prescription drug coverage offered by the LADWP and IBEW Local 18-sponsored health plans, on average for all plan participants, is expected to pay out as much as individual Medicare prescription drug coverage pays and is, therefore, considered "creditable coverage."

You are required to enroll in a Medicare Part D Prescription Drug Plan when you first become eligible for Medicare (or face higher premiums if and when you eventually enroll in an individual Medicare Part D plan) **unless you are already enrolled in a plan that provides you with creditable coverage. Because your existing coverage through an LADWP-sponsored or IBEW Local 18-sponsored health plan is creditable coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to drop this coverage and join an individual Medicare drug plan.**

#### **When Can You Join an Individual Medicare Drug Plan?**

You can join an individual Medicare drug plan when you first become eligible for Medicare, and each year from October 15 through December 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two-month Special Enrollment Period (SEP) to join an individual Medicare drug plan.

#### **What Happens to Your Current Coverage if You Decide to Join an Individual Medicare Drug Plan?**

You should not enroll in an Individual Medicare Prescription Drug Plan on your own. If you do, you will lose your LADWP-sponsored prescription drug and medical coverage, and you will lose your LADWP subsidy.

#### **When Will You Pay a Higher Premium (Penalty) to Join an Individual Medicare Drug Plan?**

You should also know that if you drop or lose your current prescription drug coverage under the LADWP-sponsored or IBEW Local 18-sponsored plans and do not join an individual Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join an individual Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently

be at least 19% higher than the individual Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have individual Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

#### **For More Information**

**For further details about this notice or your current prescription drug coverage, contact the LADWP Health Plans Administration Office.**

**Note:** You will get this notice each year. You will also get it before the next period you can join an individual Medicare drug plan, and if coverage through LADWP changes. You also may request a copy of this notice at any time.

#### **For details about your options under individual Medicare Prescription Drug Coverage:**

More detailed information about individual Medicare plans that offer prescription drug coverage is in the *Medicare & You* handbook. You will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about individual Medicare prescription drug coverage:

- ▶ Visit [www.medicare.gov](http://www.medicare.gov).
- ▶ Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the *Medicare & You* handbook for their telephone number) for personalized help.
- ▶ Call **(800) MEDICARE [(800) 633-4227]**. TTY users should call **(877) 486-2048**.

If you have limited income and resources, extra help paying for individual Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at **(800) 772-1213**. TTY users should call **(800) 325-0778**.

#### **Remember: Keep This Creditable Coverage Notice**

If you decide to join one of the individual Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you're required to pay a higher premium (a penalty).



**Date:** March 2025

**Name of Entity/Sender:** Los Angeles Department of Water & Power; Contact/Office: LADWP Health Plans Administration; Address: 111 N. Hope Street, Room 564, Los Angeles, CA 90012; Phone Number: **(213) 367-2023** or **(800) 831-4778**

**Federal laws require that LADWP provide you with certain notices that inform you about your rights regarding eligibility, enrollment and coverage of health care plans. The following sections explain these rules; please read them carefully and keep them where you can find them.**

## Health Care Reform

The Affordable Care Act (ACA), also known as the health care reform law, was signed into law in 2010. While the law was created to expand access to health care coverage, control health care costs and improve health care quality and coordination, it also impacts employer-sponsored health plans. In the past, you've seen certain changes to your benefits. Examples include coverage for breastfeeding support and allowing adult children up to age 26 to enroll in LADWP-sponsored and IBEW Local 18-sponsored health plans.

## The Health Insurance Marketplace

You've probably heard about the Health Insurance Marketplace or "exchange." In California, it's called Covered California™. You may choose a Marketplace plan instead of enrolling in an LADWP or IBEW Local 18-sponsored health plan. In addition, because you would be paying for this coverage directly, you would not be able to pay for it on a pre-tax basis.

**Note:** If you choose to enroll in a Marketplace plan, and then drop that coverage, you will NOT be allowed to enroll in an LADWP or IBEW Local 18-sponsored health plan until the next Open Enrollment period, unless you experience a qualifying event — for example, having a baby or getting married.

### **Caution:**

If you do choose a Marketplace plan, LADWP will not pay any part of your premiums — and, because LADWP-sponsored and IBEW Local 18-sponsored health plans meet the ACA coverage and affordability requirements, you likely will not qualify for tax credits or subsidies to help you pay for Marketplace plan premiums, even if you fall within the income levels to receive government support.

## Notice of Grandfathered Status

The Los Angeles Department of Water and Power (LADWP) believes all LADWP-sponsored health plans, except the UnitedHealthcare PPO Plans and IBEW Local 18-sponsored health plans for LADWP employees, are "grandfathered health plans" under the Affordable Care Act (ACA). As permitted by the ACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. As health plans that are grandfathered, LADWP-sponsored health plans may not include certain consumer protections of the ACA that apply to non-grandfathered plans — for example, certain provisions affecting benefits for emergency services. However, grandfathered health plans must comply with certain other consumer protections in the ACA — for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan, and what might cause a plan to change from grandfathered health plan status, can be directed to the plan administrator.

**Contact/Office:** LADWP Health Plans Administration  
**Address:** 111 N. Hope Street, Room 564, Los Angeles, CA 90012

You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at **(866) 444-3272** or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

## HIPAA Special Enrollment Rights

If you decline enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in an LADWP or IBEW Local 18-sponsored health plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your — or your dependents' — other coverage). You must request

enrollment within 31 days after you — or your dependents' — other coverage ending (or after the employer stops contributing toward the other coverage). The effective date is the first of the following month after submission of enrollment/change forms with proof of event. The plan will also allow a special enrollment opportunity if you or your eligible dependents either:

- ▶ Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible, or
- ▶ Become eligible for a state's premium assistance program under Medicaid or CHIP.
- ▶ For these enrollment opportunities, you will have 60 days — instead of 30 — from the date of the Medicaid/CHIP eligibility change to request enrollment in the plan. Note that this new 60-day extension does not apply to enrollment opportunities other than the Medicaid/CHIP eligibility change.
- ▶ Also, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents in an LADWP or IBEW Local 18-sponsored plan. You must request enrollment within 31 days of the marriage, birth, adoption or placement for adoption.

To request special enrollment or to learn more, contact the appropriate plan administration office (LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center).

**Contact/Office:** LADWP Health Plans Administration

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

**Phone Number:** (213) 367-2023 or (800) 831-4778

**IBEW Local 18 Benefit Service Center,** 9500 Topanga Canyon Blvd., Chatsworth, CA 91311; (800) 842-6635

## Women's Health and Cancer Rights Act of 1998

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- ▶ All stages of reconstruction of the breast on which the mastectomy was performed;
- ▶ Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- ▶ Prostheses; and
- ▶ Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other health and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, call your plan administrator.

## Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## Medicaid and the Children’s Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage to Children and Families

If you are eligible for health coverage from your employer but are unable to afford the premiums, some states have premium assistance programs that can help pay for coverage. These states use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP, you can contact your state Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your state Medicaid or CHIP office at **(877) KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, you can ask the state if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer’s health plan is required to permit you and your dependents to enroll in the plan — as long as you and your dependents are eligible but not already enrolled in the employer’s plan. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance.

If you live in California, you may be eligible for assistance to pay your employer health plan premiums. You should contact the state for further information on eligibility.

If you live in a state other than California, you may be eligible for assistance to pay your employer health plan premiums. Contact the Department of Labor at <https://www.dol.gov/agencies/ebsa> to view the complete state eligibility information.

---

### CALIFORNIA

#### Medicaid Website

[www.dhcs.ca.gov/services/Pages/TPLRD\\_CAU\\_cont.aspx](http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx)

**Medicaid Phone: 1-800-541-5555**

#### CHIP Website

<https://www.insurekidsnow.gov/coverage/ca/index.html>

**CHIP Phone: (800) 880-5305**

#### U.S. Department of Labor

##### Employee Benefits Security Administration

[www.dol.gov/ebsa](http://www.dol.gov/ebsa)

**(866) 444-EBSA (3272)**

#### U.S. Department of Health and Human Services

##### Centers for Medicare & Medicaid Services

[www.cms.hhs.gov](http://www.cms.hhs.gov)

**(877) 267-2323, Ext. 61565**

---

# Improper Use of Benefits

Employees who receive benefits for themselves or their ineligible dependents from an LADWP-sponsored or IBEW Local 18-sponsored health or dental plan based on a false, deceptive or otherwise improper act may have their health or dental plan canceled and may be considered ineligible for enrollment in LADWP-sponsored or IBEW Local 18-sponsored health and dental plans. Employees may also be subject to disciplinary action. In addition, employees will be billed for any LADWP subsidy paid for ineligible dependents.

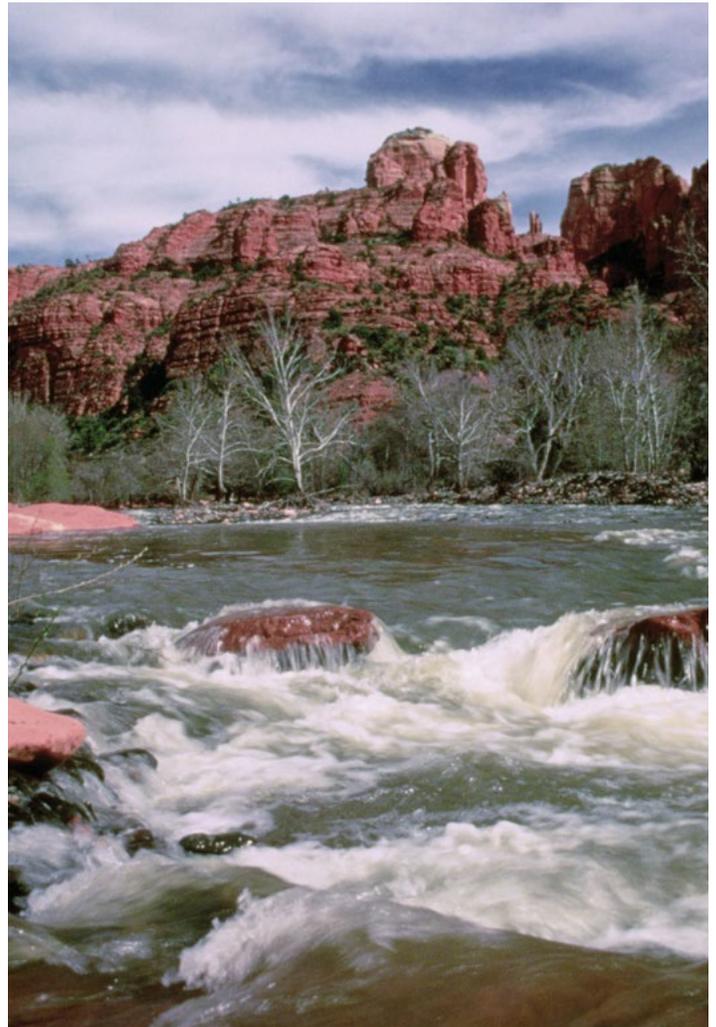
## Where to File Complaints — Department of Managed Health Care

The LADWP-sponsored and IBEW Local 18-sponsored health and dental plans are licensed under a California law known as the Keene Care Service Plan Act of 1975, which is administered by the Department of Managed Health Care (DMHC). If you wish to file a complaint against your health or dental plan with the DMHC, you may do so only after you have contacted your health or dental plan member service and used the plan's grievance process. However, you may immediately file a complaint with the DMHC if the health or dental plan has not satisfactorily resolved your grievance within 30 days from filing a formal complaint with the health or dental plan. The DMHC toll-free telephone number is **(800) 400-0815**; the DMHC website is [www.dmhc.ca.gov](http://www.dmhc.ca.gov).

## Verify Coverage

Every employee should verify his or her LADWP-sponsored or IBEW Local 18-sponsored health and dental plan coverage each month by checking his or her "Statement of Earnings, Allowances and Deduction" (paycheck stub). Errors and omissions should be reported to the LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center immediately.

Not notifying the LADWP Health Plans Administration Office or IBEW Local 18 Benefit Service Center immediately could cause you to have to wait for the next Open Enrollment period before you can make any changes to your benefit elections.



## This Benefit Guide Is Not a Contract

For detailed exceptions, conditions or exclusions, contact:  
LADWP Health Plans Administration Office  
111 North Hope Street, Room 564  
Los Angeles, CA 90012  
Phone: **(213) 367-2023**

Remember, it is your responsibility to complete all of the necessary forms for the health or dental care plan of your choice and return them to the LADWP Health Plans Administration Office. Changes in your health or dental plan require new forms to be filled out. If you have any questions regarding the Department of Water and Power health and dental plans, you may call **(213) 367-2023** or **(800) 831-4778**. For more information regarding IBEW-sponsored Local 18 health and dental plans, call the IBEW Local 18 Benefit Service Center at **(818) 678-0040** or **(800) 842-6635**.

# Directory

Service	Location	Contact
Career Counseling	Room 520, JFB	<a href="mailto:Careers@ladwp.com">Careers@ladwp.com</a>
City Employee Club	120 W 2nd St Los Angeles, CA 90012	(800) 464-0452
Commuter & Reservation Services (CARS) - Ride Share Incentives	Room A-16, JFB	(213) 367-3150
Corporate Health and Safety Services	1350 S. Wall St. Rm. 238	(213) 367-8635
Deferred Compensation	City Hall, A-Level Lobby 200 N. Spring, RM 867	(213) 978-1601 (888) 457-9460
Disability Plan	Room 357, JFB	(213) 367-1680
Equal Employment Opportunity Services (EEOS)	Room 1507, JFB	(213) 367-1991
Employee Assistance Program (EAP)	Room 567, JFB	(888) 4DW-PEAP
Employees' Association Medical Equipment program	Room A-17, JFB	(213) 367-3146 (213) 367-2001
Executive Preventative Health Program (EPHP) aka Executive Physicals		<a href="mailto:ephp@ladwp.com">ephp@ladwp.com</a>
Family Care - FMLA	Room 704, JFB	(213) 367-3354
Family Care (Paid parental Leave Child Care Resources Elder Care Resources)	Room 704, JFB	(213) 367-4153 <a href="mailto:familycare@ladwp.com">familycare@ladwp.com</a> (213) 367-0970 (Child Care Resources)
Family Care (Lactation Accommodation Program)	Room 704, JFB	(619) 736-4419 <a href="mailto:lap@ladwp.com">lap@ladwp.com</a>
Fitness Center Administration	Room 564, JFB (JFB Gym located on A-Level)	(213) 367-8770
Flex Plan/ Flexible Spending Accounts	Room 704, JFB	(213) 367-FLEX <a href="mailto:flexplan@ladwp.com">flexplan@ladwp.com</a>
IBEW Local 18	4189 W 2nd St, Los Angeles, CA 90004	(213) 387-8274 <a href="http://www.ibewlocal18.org">www.ibewlocal18.org</a>
Local 721 Dental Zenith American Solutions		(877) 802-9740
Medical Services	Room 538, JFB	(213) 367-2001
Reasonable Accommodation/ Light Duty	Room 704, JFB	<a href="mailto:RAandLD@ladwp.com">RAandLD@ladwp.com</a>
Retirement	Room 357, JFB	(213) 367-1692 <a href="mailto:retire@ladwp.com">retire@ladwp.com</a>
Safety Eyewear Program	Room 567, JFB	(213) 367-0226 <a href="mailto:psep@ladwp.com">psep@ladwp.com</a>

# Contact Information

## Health and Dental Plan Contact Information

LADWP-Sponsored		
<b>LADWP Health Plans Administration Office 111 N. Hope Street, Room 564 Los Angeles, CA 90012</b>	<b>(213) 367-2023 (800) 831-4778 <a href="mailto:HealthPlans@ladwp.com">HealthPlans@ladwp.com</a></b>	<b><a href="https://eBenefits.ladwp.com">https://eBenefits.ladwp.com</a></b>
Carrier	Phone	Website
Delta Dental	(888) 335-8227	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
Health Plan of Nevada	(800) 777-1840	<a href="http://www.healthplanofnevada.com">www.healthplanofnevada.com</a>
Kaiser Permanente	(800) 464-4000	<a href="http://www.kp.org">www.kp.org</a>
United Concordia Dental (DHMO)	(866) 851-7568	<a href="http://www.unitedconcordia.com">www.unitedconcordia.com</a>
UnitedHealthcare HMO	(800) 624-8822	<a href="http://www.myUHC.com">www.myUHC.com</a>
UnitedHealthcare PPO/ Non-Differential	(866) 783-7481	<a href="http://www.myUHC.com">www.myUHC.com</a>
Aetna Resources For Living (Employee Assistance Program)	(888) 439-7327	<a href="http://www.resourcesforliving.com">www.resourcesforliving.com</a> (enter "LADWP" under Username and "EAP" under Password)

IBEW Local 18-Sponsored		
<b>IBEW Local 18 Benefit Service Center 9500 Topanga Canyon Boulevard Chatsworth, CA 91311</b>	<b>(800) 842-6635 (818) 678-0040 <a href="mailto:local18@mybenefitchoices.com">local18@mybenefitchoices.com</a></b>	<b><a href="http://www.mybenefitchoices.com/local18">www.mybenefitchoices.com/local18</a> (RESOURCES for all L18-sponsored benefits)</b>
Carrier	Phone	Website
Anthem Blue Cross HMO and PPO	(800) 227-3771	<a href="http://www.anthem.com/ca/ibewlocal18">www.anthem.com/ca/ibewlocal18</a>
Anthem Blue Cross Owens Valley PPO	(800) 759-3030	<a href="http://www.anthem.com/ca/ibewlocal18">www.anthem.com/ca/ibewlocal18</a>
Optum Behavioral Health	(877) 449-6710	<a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a> Access Code: IBEW18
Guardian Dental	PPO: (800) 541-7846 DHMO: (800) 273-3330	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>

## Additional Contact Information

Department	Phone
California Medicaid	(916) 636-1980
Local 721 Dental Zenith American Solutions	(877) 802-9740
L.A. City Employee Benefits	(213) 978-1655 (800) 778-2133
U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services	(877) 267-2323, Ext. 61565 <a href="http://www.cms.hhs.gov">www.cms.hhs.gov</a>
U.S. Department of Labor Employee Benefits Security Administration	(866) 444-EBSA (3272) <a href="http://www.dol.gov/ebsa">www.dol.gov/ebsa</a>