



LADWP 2025 Open Enrollment



Los Angeles
Department of
Water & Power



United
Healthcare

What's inside

We're here to help make each step of your health care experience easier.

- 1 **Medical and Pharmacy benefits**
- 2 **Wellness Programs**
- 3 **Additional programs designed for better health**



Get the most
out of your
health plan.



Here's
how.



Your medical and pharmacy benefits



Get to know your benefits
through UnitedHealthcare

Two innovative programs
available:

-HMO

-PPO



Actives & Early Retirees - HMO



- ✓ Select a primary care provider (PCP) from the plan network.
- ✓ Network coverage only.
- ✓ Referrals are required from your PCP for you to see a specialist.
- ✓ Preventive care is covered 100 percent.

There are no plan changes this year.

Your Plan Benefits

Copayment	
PCP	\$3
Telehealth/Virtual Visit	\$3
Specialist	\$3
No Deductible	
Out-of-pocket max	
Self	\$800
Family	\$2,400
IP Hospital	Covered at 100%
Urgent Care	\$3
ER	\$35
Prescription Drugs	\$5

Actives - PPO

- ✓ There's out-of-network coverage.
- ✓ Option to choose a primary care provider (PCP).
- ✓ No need to get referrals to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.



If you go out of network, your costs may be higher.

Please read your plan documents and check your Summary of Benefits for additional information.

There are no plan changes this year.

Your Plan Benefits

Copayment	In-Network
PCP	\$25
Telehealth/Virtual Visit	\$25
Specialist	\$35
Deductible	
Self	\$500
Family	\$1,500
Out-of-Pocket Max	
Self	\$2,000
Family	\$6,000
IP Hospital	Covered at 80%
Urgent Care	\$50
ER	\$100
Prescription Drugs	\$10/\$20

Retiree Under Age 65 - PPO Plan A



- ✓ There's out-of-network coverage.
- ✓ Option to choose a primary care provider (PCP).
- ✓ No need to get referrals to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.



If you go out of network, your costs may be higher.
Please read your plan documents and check your Summary of Benefits for additional information.

There are no plan changes this year.

Your Plan Benefits

Copayment	In-Network
PCP	\$10
Telehealth/Virtual Visit	\$10
Specialist	\$10
Deductible	
Self	\$0
Family	\$0
Out-of-pocket max	
Self	\$1,000
Family	\$2,000
IP Hospital	Covered at 90%
ER Urgent Care	\$25 \$25
Prescription Drugs	\$5/\$10

Retiree Under Age 65 - PPO Plan B



- ✓ There's out-of-network coverage.
- ✓ Option to choose a primary care provider (PCP).
- ✓ No need to get referrals to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.



If you go out of network, your costs may be higher.

Please read your plan documents and check your Summary of Benefits for additional information.

There are no plan changes this year.

Your Plan Benefits

Copayment	In-Network
PCP	\$10
Telehealth/Virtual Visit	\$10
Specialist	\$10
Deductible	
Self	\$250
Family	\$500
Out-of-pocket max	
Self	\$2,000
Family	\$4,000
IP Hospital	Covered at 90%
ER	\$25
Urgent Care	\$25
Prescription Drugs	\$10/\$20

Retiree Under Age 65 - PPO Plan C



- ✓ There's out-of-network coverage.
- ✓ Option to choose a primary care provider (PCP).
- ✓ No need to get referrals to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.



If you go out of network, your costs may be higher.
Please read your plan documents and check your Summary of Benefits for additional information.

There are no plan changes this year.

Your Plan Benefits

Copayment	In-Network
PCP	\$0
Telehealth/Virtual Visit	\$0
Specialist	\$0
Deductible	
Self	\$2,000
Family	\$4,000
Out-of-pocket max	
Self	\$2,000
Family	\$4,000
IP Hospital	Covered at 80%
Urgent Care ER	\$50 \$250
Prescription Drugs	\$15/\$30/\$45

Select Plus PPO

New Plan for Management Employees Association, Association of Confidential Employees, Bargaining Unit V.

- ✓ There's out-of-network coverage.
- ✓ Same level of coverage for any health care provider or facility you use. **Out-of-network- up to usual & customary fees.*
- ✓ Option to choose a primary care provider (PCP).
- ✓ No need to get referrals to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.

There are no plan changes, the coverage remains the same as the Non-Differential plan.

Your Plan Benefits

Copayment	In-Network/Out-of-Network
PCP Telehealth/Virtual Visit Specialist	\$0 \$0 \$0
No Deductible	
Out-of-pocket max Self Family	\$500 \$1,500
IP Hospital	Covered at 100%
Urgent Care ER	\$0 \$25
Prescription Drugs	\$5/\$10

Owens Valley PPO



- ✓ Use any doctor, clinic, hospital or health care facility in the country.
- ✓ Same level of coverage for any health care provider or facility you use.
- ✓ Option to choose a primary care provider (PCP).
- ✓ No need to get referrals to see a specialist.
- ✓ Preventive care is covered 100 percent in our network.

There are no plan changes this year.

**Plan available only for those who work or reside in Owens Valley.*

Your Plan Benefits

Copayment	
PCP	\$0
Telehealth/Virtual Visit	\$0
Specialist	\$0
No Deductible	
Out-of-pocket max	
Self	\$500
Family	\$1,500
IP Hospital	Covered at 100%
Urgent Care	\$0
ER	\$25
Prescription Drugs	\$5/\$10

Virtual Visits

For All HMO & PPO Plans



Visit with a provider 24/7 — whenever, wherever

With 24/7 Virtual Visits, you can connect to a provider by phone or video¹ through myuhc.com^{*} or the UnitedHealthcare[®] app.



Another way to get care

Providers can treat a wide range of health conditions—including many of the same conditions as an emergency room (ER) or urgent care—and may even prescribe medications,² if permitted needed. **With a UnitedHealthcare plan, your cost for a 24/7 Virtual Visit is usually \$0.³**

Consider 24/7 Virtual Visits for these common conditions and more

- Allergies
- Flu
- Sore throats
- Bronchitis
- Headaches/migraines
- Stomachaches
- Eye infections
- Rashes

\$0 cost

An estimated 25% of ER visits could be treated with a 24/7 Virtual Visit — bringing a potential \$2,000⁴ cost down to \$0.

Get a diagnosis
and a prescription in

10-15 Minutes



Get started

Sign in at myuhc.com/virtualvisits | Call the number on your health plan ID card | Download the UnitedHealthcare app

Coordination of Benefits

- ✓ **Primary Plan- the plan that covers the individual as an employee**
- ✓ **Secondary Plan- the plan that covers the individual as a spouse/dependent**
- ✓ **Children covered by two health plans- the “birthday rule” applies to children covered by two employer group health plans. The plan covering the parent whose birthday falls first in the year will pay primary; the other parent’s plan becomes the secondary payor.**
- ✓ **Understanding how your plans coordinate coverage is essential to avoid unexpected costs.**

Pharmacy benefits



Say hello to savings.

OptumRx® makes it easy to keep track of your medications and save money — both online and on the go.

Two easy ways to fill prescriptions:

- 1 Home delivery:**
Order up to a 3-month supply of your regular medications with free shipping.
- 2 Pick up at the pharmacy:**
Show your ID card at any network pharmacy.

To sign up for home delivery or to find a network pharmacy:

- Visit myuhc.com.
- Use the **UnitedHealthcare app**.
- Call the number on your ID card.

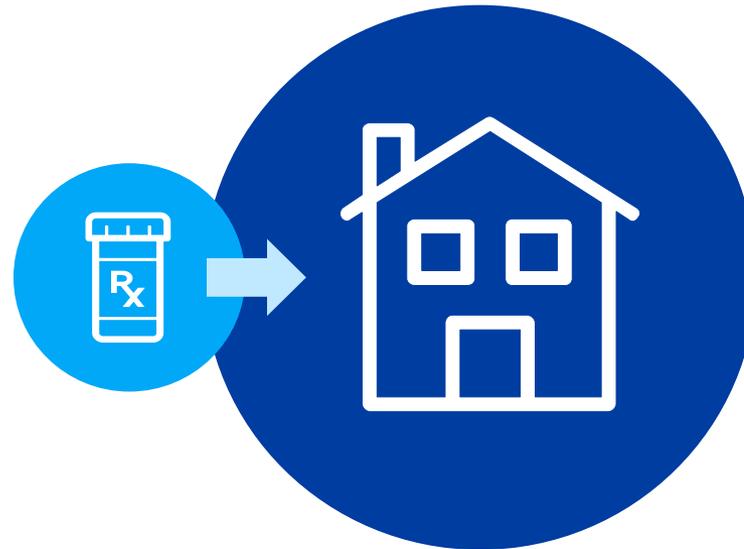
Manage your meds.

Visit myuhc.com > **Pharmacies & Prescriptions** to:

- Find and compare medication costs.
- Locate a network pharmacy.
- See if your medications have any requirements before filling them.

OptumRx is an affiliate of United HealthCare Insurance Company.

Advantage of using home delivery



Free shipping.



Get up to a 3-month supply.



May cost less than retail.



24/7 pharmacist access.



Refill reminders.

Manage your benefits on the go

With myuhc.com[®] and the [UnitedHealthcare](#)[®] app¹, you can:



Locate information on your medical/pharmacy benefits and coverage.



View and Print your ID card



Find network providers and pharmacies.



Get the most out of your benefits with programs available to you



Register to view your benefits

Easy access to plan information anytime, anywhere. Get the most out of your coverage.

Register >

Sign In >

Download our app
Manage your health quickly and securely with the app.
Scan the QR code to download.



¹ The UnitedHealthcare app can also help determine how a medication is covered and whether or not there are other options to help save you money.



Wellness Programs



Calm Health – NEW!



Mind.Body.You Make the connection with Calm Health.



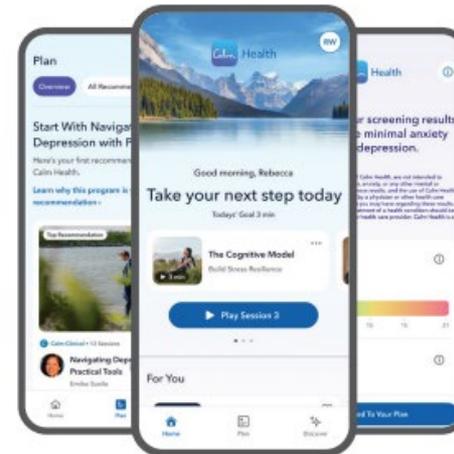
Resources to help support your mental health

To help tailor your Calm Health experience, you'll begin with a short mental health screening. Then, Calm Health will suggest certain programs for you to consider based on where you are in your well-being journey.

Tap into tools and support

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. This information is designed to help you:

- **Learn techniques to improve well-being** – Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- **Work toward goals** – Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body** – Access mental health information and support to help you strengthen the mind-body connection



Scan this code to get started or visit uhc.app/calm

You'll be prompted to sign in on the UnitedHealthcare® app or at myuhc.com® first. If you don't have an account, select Register to create one.

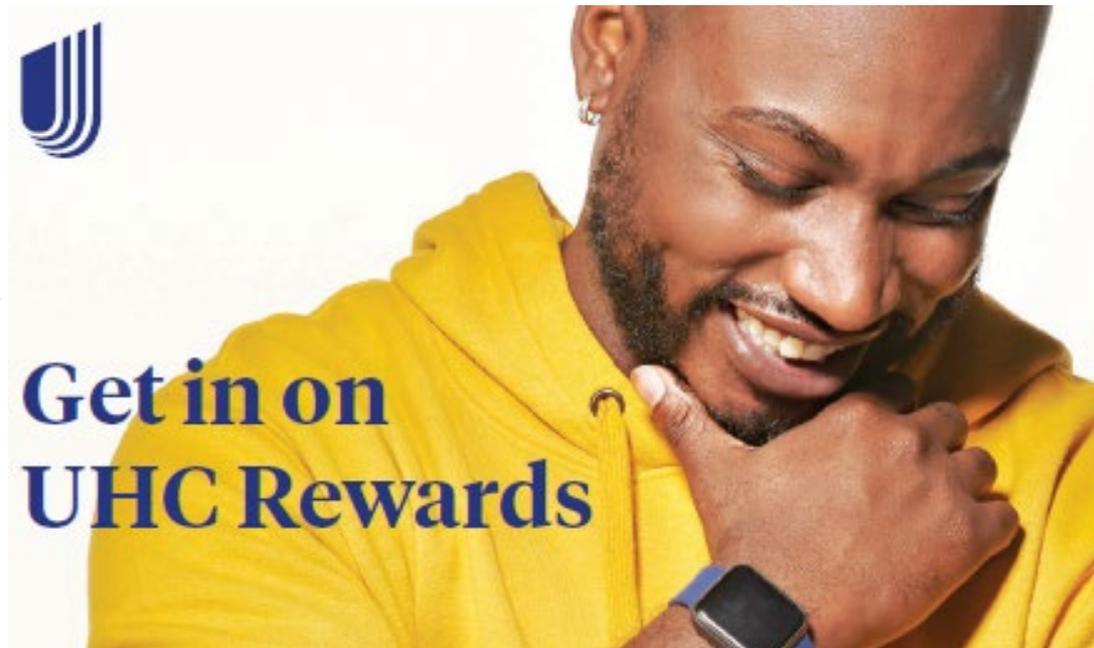


UHC Rewards

United Healthcare's health plan comes with a way to earn up to \$300

With UHC Rewards, a variety of actions – including many things that people may already be doing – lead to rewards.

Earn up to
\$300



On myuhc.com[®]

UHC Rewards

How employees get started

UnitedHealthcare plan members can register and get started with UHC Rewards in 2 ways—through the **UnitedHealthcare app** or **myuhc.com**.

UnitedHealthcare app

- 1 Download the **UnitedHealthcare app**
- 2 Sign in or register
- 3 Select **UHC Rewards**
- 4 Activate rewards
- 5 Choose reward activities and start earning
- 6 Connect a tracker and get access to even more reward activities

myuhc.com

- 1 Visit **myuhc.com**
- 2 Sign in or register
- 3 Select **UHC Rewards** on the home page
- 4 Activate rewards
- 5 Choose reward activities and start earning



Downloading the app

The UnitedHealthcare app is available for both iOS® and Android® and can be downloaded in the App Store® or on Google Play®.



On myuhc.com®

UHC Rewards

How employees get rewarded

There are many ways for employees to earn rewards. Plus, they get to choose how they want to spend their rewards. Reward activities are built for a variety of interests, from one-time actions to fitness goals and challenges.

Examples of reward activities

Connect a tracker in the UnitedHealthcare app

Trackers include smartphones and popular wearable devices

Complete daily fitness goals

Track a set number of minutes or steps per day (repeatable daily)

Track sleep

Track sleep for 14 nights

Complete weekly challenges

Track and achieve weekly goals around fitness or sleep (repeatable weekly)

Get a biometric screening

Screen for blood pressure, glucose, cholesterol, weight and more

Complete a health survey

Check in on health by taking a simple online health survey

Go paperless

Switch to paperless communications

Get a flu shot

Get an annual flu shot

Annual checkup

Complete an annual checkup to support health and prevent illness

24/7 Virtual Visit

Talk to a provider by video for common urgent care needs

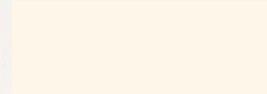


How employees redeem rewards

UHC Rewards allows employees to choose from 3 options for redeeming their rewards:



A digital
Visa® gift card



Buy a tracker

Employees have the flexibility to choose a different option each time they redeem. Plus, rewards can be redeemed at any time as long as they have a minimum of \$5.

Steps to redeem

Our goal is to make the rewards redemption process as simple as possible. Employees just follow these 3 steps:

- 1 Go to the UHC Rewards homepage
- 2 Select **Redeem rewards** at the top of the page
- 3 Choose how to redeem their rewards

*Optum Bank® only.

How employees can get an Apple Watch

With UHC Rewards, there's even more good to get. Employees have the option to enroll in **Earn It Off**. This is a payment option where they can get an Apple Watch for a low—or \$0—upfront cost and pay the remaining cost with the rewards they earn over 12 months.



How employees get started

To participate, employees go to **UHC Rewards** in the **UnitedHealthcare app** and select **Redeem rewards**. Then they follow these steps:

- 1** Choose an Apple Watch and pay a low—or \$0—cost
- 2** Earn dollars through UHC Rewards to put toward the Earn It Off total
- 3** Pay off the cost of the Apple Watch over 12 months

One Pass Select

Rediscover your passion for health



Find your fit with One Pass Select



At the gym

Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.



At home

Work out at home with live or on-demand online fitness classes. Try our workout builder to get routines created just for you based on your fitness level and interests.

\$34/mo

Classic

12,000+ gym locations

\$69/mo

Standard

14,000+ gym and premium locations

\$109/mo

Premium

16,000+ gym and premium locations

\$159/mo

Elite

20,000+ gym and premium locations

An enrollment fee may apply.

Or get started with a digital-only plan for \$10/mo. All tiers Classic or above include the digital tier and additional benefits – at no extra cost.



To get started:

1. Scan this code to download the **UnitedHealthcare® app**
2. Sign in or register
3. Select **UHC Rewards**
4. Select **Redeem rewards** to access One Pass Select

One Pass Select

Participating fitness brands

Digital (23k+)	Classic (11K+)	Standard (13K+)	Premium (15K+)	Elite (17K+)

Other participating locations available in our network. All trademarks are the property of their respective owners.



Additional programs designed for better health

Behavioral Health Benefits

Behavioral health resources and care, in one place

With myuhc.com[®], your personalized member website, behavioral health support services are available for you and your family to access anytime, anywhere—whether you’re in a time of greater need or may want to work on personal growth. myuhc.com is available at no additional cost to you and your family.

Find the right care for you

Using the provider search tool, you can:

- Locate therapists, psychiatrists or other behavioral health clinicians and facilities near you
- Narrow your search by provider name, location, area of expertise and more
- Schedule an in-person or virtual appointment with the provider you select

Tap into behavioral health support

See which benefits and programs you may be eligible for at myuhc.com. Once there, you can also visit your personalized emotional support page to explore the resources and tools that may help you with the ins and outs of everyday life—even if you might not have any pressing concerns.



Get started

To find behavioral health care, sign in or register on myuhc.com, and then go to **Find Care & Costs > Behavioral Health Directory**

Tools and resources at your fingertips

Learn about a variety of behavioral health and well-being topics at myuhc.com > **Health Resources > Mental Health and Substance Use.**

You'll get access to:

- Articles
- Podcasts
- Videos
- Other tools

Real Appeal®



Real Appeal® is an online weight loss program available for free to UnitedHealthcare members.

Get support to help reach your goals

Personal transformation coach

Step-by-step guidance and customization for a program that fits your needs, preferences and goals.

24/7 convenience

Staying accountable to your goals may be easier than ever with access to digital content, trackers, group classes and weekly health tips.

Success kit

Resources to help you kick-start your weight loss and keep yourself on the road to results.



Join today at enroll.realappeal.com or scan this code



The path to quitting starts here



If you use tobacco and have thought about quitting, **Quit For Life[®] on Rally Coach[™]** may be able to help. Get tools and online resources designed to help you quit — and stay quit — at no additional cost.



Get coach support

Connect with a coach who will help create a personalized Quit Plan and guide you at every step



Access anytime, anywhere

Manage triggers with help from coach-led group sessions, trackers, text support, and more, all at your fingertips



View quit recommendations

Get real-life tips and plan your path to quit with recommended daily goals, articles and videos



Stay on track with **24/7** support

Quit For Life[®]

Get started

Go to [Myuhc.com](https://myuhc.com) > Health & Wellness > My Health & Wellness > Programs > Quit Smoking

The Quit For Life program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

Maternity Support Program



Get support for your precious delivery

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.

Online maternity courses include:

- Preconception: Preparing for a Healthy Pregnancy
- Pregnancy Nutrition and Exercise
- Pregnancy in the First Trimester
- Pregnancy in the Second Trimester
- Pregnancy in the Third Trimester
- Postpartum: The Fourth Trimester after Pregnancy
- Exploring Breastfeeding



Whatever your journey, maternity support is here to help—and it's available to you at no additional cost as part of your plan benefits.

Explore maternity courses

Visit myuhc.phs.com/pregnancy-resources

Questions ?

