

# Benefit News for Retirees

## 2025 Open Enrollment for Health and Dental Benefits



### 2025 Open Enrollment

**May 3 (Saturday) - May 16, 2025 (Friday)**

This is your annual opportunity to make changes to your health and dental benefits. Please carefully read both this newsletter and the **2025-2026 Retiree Benefit Guide** to learn more about your coverage options. During the two-week Open Enrollment period, you can make changes to your existing coverage, change plans and add/drop coverage for eligible dependents. If you want to keep your current health and/or dental plans and coverage levels for you and the same eligible family members you cover today, you simply take no action.

Representatives from each of the health and dental providers will be onsite at the John Ferraro Building (JFB) to provide information packets and answer questions.



**Time: 8:00 a.m. - 2:00 p.m., Monday through Friday**

**Location: JFB 111 N. Hope Street, A-Level Los Angeles, CA 90012**

*Vendors will be available Monday through Wednesday only. Thursday and Friday are virtual services for Retirees.*

### Special Open Enrollment Saturday Event for Retirees

Retirees are welcome to attend a special in-person enrollment session on **Saturday, May 3, 2025 from 9:00 am to 1:00 p.m.** at the John Ferraro Building (JFB) located at 111 N. Hope Street, Los Angeles 90012.

**Bring your retiree ID for access to the parking lot and building.**

### Carrier Informational Sessions

In-person carrier informational sessions have been scheduled for Saturday, May 3, and online via WebEx throughout Open Enrollment so that you may obtain more information about the health plan that you are interested in and to ask questions. To view the schedule and to obtain the weblink and/or dial in phone number, please visit: <https://ebenefits.ladwp.com/Home/RetireesBenInfo>

### 2025 Open Enrollment Highlights – What You Need to Know:

No major health and dental changes to LADWP-sponsored plans. Health Plan of Nevada, UHC PPO (pre-65), UHC PPO Medicare Advantage Plan, UHC Medicare Advantage HMO Plans or LADWP-sponsored United Concordia dental PPO Plan.

**Reminder - 31 Days:** Be sure to submit your completed enrollment/change form and supporting documentation within **31 days** from your qualifying event. See page 3 for more details.

**Kaiser Retiree Expansion:** Kaiser is offered in Colorado, Georgia, Hawaii, Washington, Northwest (Oregon) and Mid-Atlantic (Virginia, Washington DC and Maryland). If a retiree is interested, please contact LADWP.

Review the subsidy and premium rate changes for the 2025-2026 plan year. This information is available in the 2025-2026 Retiree Benefit Guide that will be mailed in mid-April to your address on file. The Benefit Guide will also be available online at <https://ebenefits.ladwp.com>

Important reminders regarding the Medicare Part B Reimbursement Program:

- Reimbursement is not automatic, it is your responsibility to enroll. Enrollment in the Reimbursement Program is not automatic and must be renewed annually.
- You must submit your **Annual Award Letter** from the Social Security Administration by January 31st each year to participate
- LADWP will not pay retroactive payments. See page 4 of this newsletter for more information

Important reminders about the Group Payment Program:

- If you do not receive a Social Security check you may make arrangements to have LADWP pay Medicare Part B premiums to the Centers for Medicare and Medicaid Services (CMS) on your behalf
- Enrollment in Group Payment is not automatic
- You must complete a Deduction Authorization Form
- You must submit your Social Security Administration Notice of Premium Payment Due
- LADWP will not pay retroactively. See page 4 of this newsletter for more information

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

Wellness and Program Resources.

Covering Your Eligible Dependents

IBEW Local 18-sponsored Anthem Blue Cross medical plan enhancements!



# 2025 - 2026 Changes

## Effective Date of Coverage

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

### IBEW Local 18 Optum Behavioral Health

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

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

Did your family change in the last year? Did anyone become eligible for Medicare? A marriage or divorce? Has anyone in your family moved? Did your spouse or child start a job and become eligible for health coverage from their new employer?

When life changes occur in your family, there may be a need for a change in your benefit coverages. The medical or dental choice you made last year may no longer be the best choice for you this year. That is why it is important to understand all the options available to you, every year, to be sure you have the plans that best meet your needs.

Please read this newsletter and the *2025-2026 Retiree Benefit Guide* to get the answers to your questions and make your choice for the coming 12 months.

## What If You Don't Want to Make Any Changes?

**If you do not need to make any changes to your current health and/or dental plans, you do not need to do anything.** Your current coverage will remain the same automatically. We encourage you to review the guide for any benefit coverage changes that may be effective July 1, 2025.

 **NOTE:** Please review the subsidy and premium rate charges for any changes for 2025-2026.

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

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

**Read your Benefit Guide** — You will receive a copy of the *2025-2026 Retiree Benefit Guide* in the mail. You can also view a copy online by going to: <https://eBenefits.ladwp.com>.

**Know your subsidy** — The maximum monthly subsidy for the 2025-2026 Plan year is **\$2,577.88** (Tier 1), **\$2,577.88** (Tier 2 single party), and **\$1,288.94** (Tier 2 two-party coverage). The amount of your subsidy is based on your years of service (LADWP or combined LADWP/LA City) and age at retirement. See the updated table in the *2025-2026 Retiree Benefit Guide* to find the subsidy that applies to you.



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

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

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

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

See page 3 for more information about Medicare.

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

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

### No forms will be mailed to retirees after May 5, 2025.

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



**NOTE:** Completed forms and any required supporting documentation are due to the LADWP Health Plans Administration Office by May 10, 2025. After that date, you will not be able to enroll or make changes until 2026, unless you have a **"qualifying event"** (your *2025-2026 Retiree Benefit Guide* has more information about qualifying events).

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

Log onto [www.mybenefitchoices.com/local18](http://www.mybenefitchoices.com/local18) to see your current coverages and/or make changes for the 2025-2026 Plan Year. If you have questions or would prefer to complete a paper form, please call the IBEW Local 18 Benefit Service Center weekdays at **(818) 678-0040** or **(800) 842-6635** between the hours of 8:30 a.m. and 12:00 p.m., and 12:45 p.m. and 5:00 p.m. You may also email your request to [Local18@mybenefitchoices.com](mailto:Local18@mybenefitchoices.com).

**Please note:** You must be enrolled as an active member in an IBEW Local 18 plan prior to retirement in order to keep an IBEW Local 18 plan as a retiree.

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

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

If you are switching between a LADWP and IBEW Local 18 plan, you must cancel your current plan by completing a plan termination form. An electronic copy of the termination form can be downloaded from:

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

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

## Don't Wait to Decide — Review Your Options Now

Some enrollment choices require some information you may not have at your fingertips, such as your eligible dependent's Social Security number and required supporting documentation. So please don't wait until the last day to enroll; make your choices early this year.

Open Enrollment ends on May 16, 2025. After that date, you will not be able to enroll or make changes until 2026, unless you have a **"qualifying event,"** such as marriage (your *2025-2026 Retiree Benefit Guide* has more information about qualifying events).

## Which Dependents Can You Cover?

Families change with time, so it's important to check that all your enrolled dependents are "eligible dependents." In general, you may enroll these dependents:

- Spouse
- Domestic partner (registered or nonregistered)
- Child up to age 26 (biological, adopted, stepchild, ward)

- Disabled Child (over age 26) if the child was deemed disabled by the health carrier prior to age 26
- Grandchildren (if your child is also covered)

**See the 2025-2026 Retiree Benefit Guide for the details and documentation requirements for eligible dependents.**

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

## Medicare Coverage

### Are You Getting Medicare Coverage This Year?

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

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

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

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

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

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

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

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

- If your 65th birthday is August 1, your Medicare coverage may begin on July 1.

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

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

- A retired employee (surviving and eligible spouses are not eligible for Medicare Part B reimbursements),
- Enrolled in Medicare Part B,
- Receiving a monthly Social Security check, and
- Receiving an LADWP subsidy toward the cost of your health care plan that is equal to or greater than the cost of your health plan premium plus the cost of your Medicare Part B.
- The benefit will become effective the first of the following month after your request and all required supporting documents are received. The benefit is not automatic and will not be made retroactively.
- You must submit your Social Security Administration Annual Award Letter by January 31st each year to be eligible for reimbursement.

See your *2025-2026 Retiree Benefit Guide* or contact the Health Plans Administration Office for more details.

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

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

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

## Medicare Part B Reimbursement Reminders

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

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

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

## Group Payment

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

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

## Medicare Part D

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

***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***

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

## Important Legal Notices

### The Health Insurance Marketplace

U.S. residents who are not yet eligible for Medicare may buy health coverage through the Health Insurance Marketplace. In California, the Marketplace is called Covered California™. Other states may use the federal marketplace at [www.healthcare.gov](http://www.healthcare.gov), or their own online marketplace. *If you are not yet 65 years old*, you may choose a Marketplace plan instead of enrolling in an LADWP-sponsored or IBEW Local 18-sponsored health plan, but if you do:

- LADWP will not pay any part of your premiums.
- The LADWP-sponsored and IBEW Local 18-sponsored health plans meet the ACA coverage and affordability requirements, so even if you meet the income requirements, you may not qualify for tax credits or subsidies to help offset the cost of a Marketplace plan.
- You will pay for this coverage directly.

**!** **NOTE:** If you choose to enroll in a Marketplace plan when you are eligible for LADWP-sponsored or IBEW Local 18-sponsored coverage, and you later drop that Marketplace coverage, you **will not** be allowed to enroll in an LADWP-sponsored or IBEW Local 18-sponsored health plan until the next Open Enrollment period, unless you have a “qualifying event,” such as getting married.

### Notice of Grandfathered Status

Most LADWP-sponsored health plans, except the UnitedHealthcare PPO Plans and IBEW Local 18-sponsored plans, are “Grandfathered Status” health plans under the ACA. As permitted by the ACA, a grandfathered health plan preserves certain basic health coverage that was already in effect when that law was enacted.

As health plans that are grandfathered, LADWP-sponsored health plans may not include certain consumer protections of the ACA that apply to non-grandfathered plans — for example, certain provisions affecting benefits for emergency services and no-cost contraceptive drugs.

However, grandfathered health plans must comply with certain other consumer protections in the ACA, such as the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections don’t apply to a grandfathered health plan, and what might cause a plan to change from grandfathered health plan status, can be directed to the appropriate plan administrator.

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



## Wellness and Program Resources

### LADWP-Sponsored Health Plans

#### Kaiser Permanente

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

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

##### California - Southern:

Mental Health: **(800) 900-3277**

Addiction Medicine: **(800) 900-3277**

##### California - Northern:

Mental Health: **(800) 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/>

#### Video Visit

Meet face-to-face with a doctor on your computer, smartphone, or tablet for minor conditions or follow-up care. Check with your doctors’ office to find out if video visits are available.

#### Telephone Visits

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

#### Wellness Coaching

Work with your wellness coach to reach healthy new heights. The program can help you achieve a healthy weight, stop using tobacco, become more active, reduce stress, eat healthier, and more. To take the first step, call **(866) 862-4295**.

## Healthy Balance Weight Management Program

In this program Kaiser medical and weight loss professionals work with you to help you achieve your weight goals. The program is available to Kaiser members at no cost. For more information, visit [www.kp.org/healthybalance](http://www.kp.org/healthybalance).

## Silver&Fit

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

Kaiser Permanente Senior Advantage Medicare health plan members get free gym membership at participating gyms - or home fitness kits. The Silver&Fit program can help you stay fit and thrive. To choose a gym or to receive the home fitness kits visit: [www.silverandfit.com](http://www.silverandfit.com)

## UnitedHealthcare (UHC)

For more information on UHC resources for Medicare retirees, visit <https://retiree.uhc.com> or for retirees under age 65 visit [www.myUHC.com](http://www.myUHC.com).

## Mental Health/Substance Abuse

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

**Renew by UnitedHealthcare** helps you unlock your unique potential and live your best life — with access to a wide range of resources, such as Renew magazine, brain games, recipes, learning courses, fitness activities, videos and more. Visit <https://retiree.uhc.com> to sign in or register and go to the Health & Wellness tab to explore all Renew has to offer (must be enrolled in a UHC Medicare Advantage plan).

## Virtual Behavioral Health Visits

See a doctor or a behavioral health specialist using your computer, tablet or smartphone. With Virtual Visits, you're able to live video chat from your computer, tablet or smartphone — anytime, day or night. You will first need to register and then schedule an appointment. On your tablet or smartphone you can download the Doctor on Demand, Teledoc or AmWell apps.

Virtual Behavioral Health Visits may be best for:

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

Take care of your emotional and mental health with Live and Work Well. Live and Work Well is an on-demand service with clinically-proven therapies for dealing with stress, anxiety, or whatever you may be going through. Get the support you need through the help of guided journeys, peer support, mindful meditations and more. Download the app at [www.liveandworkwell.com](http://www.liveandworkwell.com) or your app store to get started today.

## Virtual Visits (for UHC PPO and HMO)

See a doctor using your computer, tablet or smartphone. With Virtual Visits, you're able to live video chat from your computer, tablet or smartphone — anytime, day or night. You will first need to register and then schedule an appointment. On your tablet or smartphone you can download the Amwell®, Doctor On Demand™ and Teladoc® apps.

## 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.

## Renew Active Fitness Program

(for UHC Medicare Advantage plans) Available at no cost to help our retirees stay physically fit and active. Includes basic fitness membership, and tools for home fitness. Learn more at: [www.UHCRenewActive.com](http://www.UHCRenewActive.com)

## 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**.

### Pregnancy and Baby Support App

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

### Virtual Visits through NowClinic

Talk with a doctor from your computer or mobile device, a convenient and affordable way to access care. Covered under your HPN HMO health plan benefits. No appointment necessary, and copays are usually \$10 or less. Learn more at [www.NowClinic.com](http://www.NowClinic.com) or NowClinic® app.

### 24/7 Advice Nurse

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

## United Concordia

### United Concordia PPO Plan

## IBEW Local 18-Sponsored Health Plans

### Anthem Blue Cross HMO and PPO Plans

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

### 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 retirees! Gym memberships will be available to all enrolled retirees, 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](http://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 benefit.

### LASIK

All IBEW Local 18-sponsored health plans through Anthem Blue Cross include a lifetime LASIK benefit of \$1,500/eye!

### VSP Vision Benefit

VSP Vision coverage is automatically included in the IBEW Local 18-sponsored medical plans.

### LiveHealth Online

A convenient way for retirees 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, and available 24/7 on [www.livehealthonline.com](http://www.livehealthonline.com)

### 24/7 Nurseline

Registered nurses can answer your health questions, wherever you are — any time, day or night. All you need to do is call the number included on the back of your Anthem Blue Cross ID card at **(800) 977-0027**.

## Optum Behavioral Health and EAP Benefits

If you or your family members need assistance, please call Optum Behavioral Health at the number on your ID card. An Optum representative will perform an over the phone intake to ensure you get the care you need. Optum can also conduct an appointment search with a behavioral health provider for you, but you will need to call the provider to confirm your appointment time and date.

As a reminder all plan participants enrolled in an IBEW Local 18-sponsored medical plan have access to an Employee Assistance Program (EAP) through Optum Behavioral Health. All enrolled members (and your household members too) have eight confidential sessions with a behavioral health counselor available per incident. To get started please contact Optum Behavioral Health and EAP at **(877) 449-6710** or navigate to [www.liveandworkwell.com](http://www.liveandworkwell.com) and enter access code: **IBEW18**

Please note, this benefit is separate from the Employee Assistance Program (EAP) through LADWP.

## Guardian Dental PPO and DHMO Plans

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

### Guardian PPO Dental Cosmetic Teeth Whitening

The IBEW Local 18-sponsored Guardian dental plans include coverage for Teeth Whitening. Please note, the PPO 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.

Bleaching continues to be 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.

### Guardian PPO Dental Implant Coverage

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





**Los Angeles Department of Water and Power**

P.O. Box 51111  
 Los Angeles, CA 90051-0100  
 Health Plans Administration Office Room 564  
 Address Service Requested

# Open Enrollment

## May 3 - May 16, 2025

### Health and Dental Plan Contact Information

| LADWP-Sponsored   |  |  |
|---|--|--|
| LADWP Health Plans Administration Office<br>111 N. Hope Street, Room 564<br>Los Angeles, CA 90012 | (213) 367-2023<br>(800) 831-4778<br>HealthPlans@ladwp.com        | <a href="https://eBenefits.ladwp.com">https://eBenefits.ladwp.com</a>  |
| Carrier   | Phone  | Website  |
| Health Plan of Nevada   | Pre-65: (800) 777-1840   | Pre-65: <a href="http://www.healthplanofnevada.com">www.healthplanofnevada.com</a>   |
| Kaiser Permanente   | (800) 464-4000   | <a href="http://www.kp.org">www.kp.org</a>   |
| United Concordia Dental (DHMO and PPO)  | (866) 851-7568   | <a href="http://www.unitedconcordia.com">www.unitedconcordia.com</a>   |
| UnitedHealthcare HMO  | (800) 624-8822   | <a href="http://www.myUHC.com">www.myUHC.com</a>   |
| UnitedHealthcare PPO (pre-65)   | (866) 783-7481   | <a href="http://www.myUHC.com">www.myUHC.com</a>   |
| UnitedHealthcare PPO Medicare Advantage   | (877) 710-3044   | <a href="https://retiree.uhc.com">https://retiree.uhc.com</a>  |
| UnitedHealthcare HMO Medicare Advantage   | (877) 714-0178   | <a href="https://retiree.uhc.com">https://retiree.uhc.com</a>  |
| IBEW Local 18-Sponsored   |  |  |
| IBEW Local 18 Benefit Service Center<br>9500 Topanga Canyon Boulevard<br>Chatsworth, CA 91311     | (800) 842-6635<br>(818) 678-0040<br>Local18@mybenefitchoices.com | <a href="http://www.mybenefitchoices.com/local18">www.mybenefitchoices.com/local18</a><br>(RESOURCES for all L18-sponsored benefits) |
| Carrier   | Phone  | Website  |
| Anthem Blue Cross HMO and PPO   | (800) 227-3771   | <a href="http://www.anthem.com/ca/ibewlocal18">www.anthem.com/ca/ibewlocal18</a>   |
| Anthem Blue Cross Owens Valley PPO  | (800) 759-3030   | <a href="http://www.anthem.com/ca/ibewlocal18">www.anthem.com/ca/ibewlocal18</a>   |
| Optum Behavioral Health   | (877) 449-6710   | <a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a><br>Access Code: IBEW18  |
| Guardian Dental   | PPO: (800) 541-7846<br>DHMO: (800) 273-3330                      | <a href="http://www.guardiananytime.com">www.guardiananytime.com</a>   |