

Retiree Healthcare



Health Insurance Coverage

Who may enroll?

- Eligible Spouse, Eligible Domestic Partner
- Natural or adopted children up to 26
- Adult disabled unmarried dependent child*
- Submit certified original birth certificates

Enroll 60 days from the date your name appears on the Board agenda or your retirement date (whichever is less), to avoid the late enrollment rules

Survivor coverage after member's death

- Marriage or DP at least 1 year prior for Service or NSCD
- Marriage or DP at least 1 day prior for SCD

*Contact LACERA's Retiree Healthcare for limitations

Retiree Health Insurance Subsidy

Tier I : Monthly premium subsidy – dependents included

Tier one applies to members whose membership precedes 08/01/14 or whose reciprocal start date is prior to 08/01/14.

Tier II: Monthly premium subsidy – member only

Monthly premium subsidy:*

First 10 Years of Service = 40%

Each Additional Year = 4% more

25 Years of Service Credit = 100%

* Subsidy based on Benchmark Plan –Anthem Blue Cross Indemnity Plan (County subsidy is subject to change)

Overview of Medical Insurance Plans

Anthem	Anthem Blue Cross I	Anthem Blue Cross II	Anthem Blue Cross Prudent Buyer
Deductible	\$100	\$500	\$100
Out-of-Pocket Maximum	N/A	\$2,500	N/A
Lifetime Limit	\$1,000,000	\$1,000,000	\$1,000,000
Doctor's Office Visit	80%	80%	80% Prudent Buyer, or 70%
Hospital Room and Board	\$75/day	90% PPO, or 80%	80% Prudent Buyer, or \$75/day
Prescription Reimbursement	80% in-network or 60% out of network	80% in-network or 60% out of network	80% in-network or varies
Prescription Mail-order	\$10 generic \$30 brand \$50 non-preferred brand \$150 specialty	\$10 generic \$30 brand \$50 non-preferred brand \$150 specialty	\$10 generic \$30 brand \$50 non-preferred brand \$150 specialty

Overview of Medical Insurance Plans

— Based on service area availability, contact Retiree Healthcare

- No deductible
- No lifetime maximums
- Low co-payments
- Service area by zip code

HMO Plans

CIGNA

- California and Maricopa County, AZ



United Healthcare

- California



Kaiser Permanente

- California, Colorado, Georgia, Hawaii, Oregon and Washington (Effective January 1, 2020)



What is Medicare?

A Federal health insurance program under Social Security

Medicare is an 80% plan

Medicare becomes primary insurance

LACERA insurance becomes secondary

Eligibility at age 65 (other eligibility requirements apply)

No need to apply for Part B while working



Medical Plans Utilizing Medicare

Once you retire and are over age 65:

Need Medicare Part A & B

Do not enroll in individual non-LACERA Medicare Part D Plan

Current Medicare Part B premium reimbursement program

- Up to the standard amount and annual approval by the Board of Supervisors
-

Medicare Supplement – Anthem Blue Cross III

- No deductibles or lifetime maximum
- Pays Medicare's deductibles
- Pays 20%



Medical Plans Utilizing Medicare

Medicare HMOs

- Kaiser Senior Advantage
- United Healthcare Medicare Advantage
- SCAN
 - Includes Extended Home Care
 - SCAN Health Plan Service Area by Counties:
Los Angeles, Orange, Riverside, San Bernardino,
San Diego, Ventura, Santa Clara, Sonoma, Napa,
and San Francisco.



Changing Plans – Medical

Medical Insurance

- 6-month wait
- Late enrollment
- Changing plans
- Exception – moving out of service area and other qualifying events



Changing Plans – Dental/Vision

Cigna Indemnity Dental/Vision

Cigna Dental HMO/Vision

- 12-month wait
- Late enrollment
- Changing plans
- Exception - moving out of service area and other qualifying events



Brochures & Forms on www.lacera.com

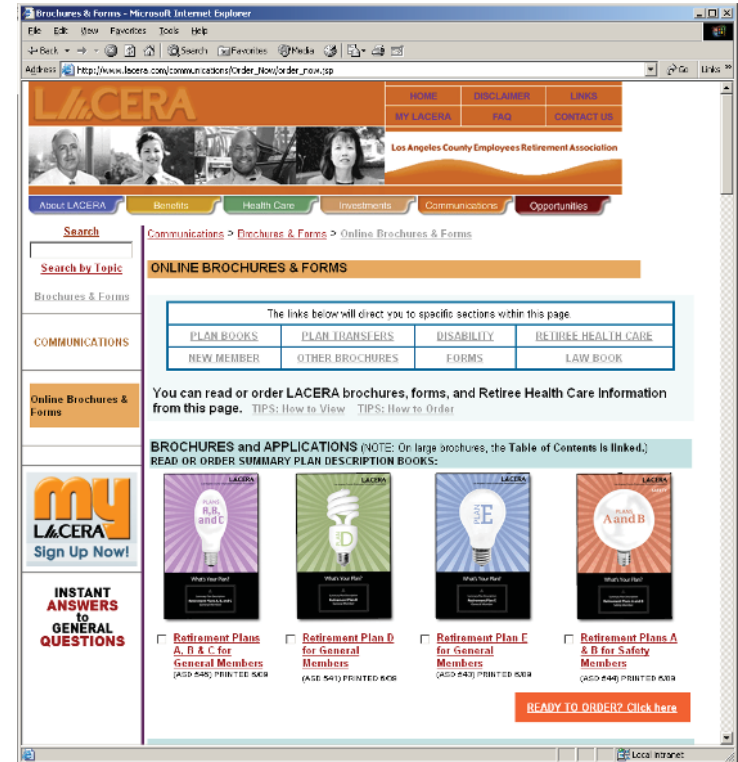
To view, print, or order printed materials, visit the **Brochures & Forms** page.



PRINTED MATERIALS
To download or order printed materials, go to the Brochures & Forms page at lacera.com/communications/Order_Now/order_now.jsp



Look for these web tips within our printed materials to direct you to web pages online.



The screenshot shows the LACERA website interface. At the top, there is a navigation bar with links for HOME, MY LACERA, DISCLAIMER, FAQ, LINKS, and CONTACT US. Below this is a banner for the Los Angeles County Employees Retirement Association. The main content area is titled "ONLINE BROCHURES & FORMS" and contains a table of links to various sections: PLAN BOOKS, PLAN TRANSFERS, DISABILITY, RETIREE HEALTH CARE, NEW MEMBER, OTHER BROCHURES, FORMS, and LAW BOOK. Below the table, there is a section for "BROCHURES and APPLICATIONS" with four brochures listed: Retirement Plans A, D & C for General Members; Retirement Plan D for General Members; Retirement Plan F for General Members; and Retirement Plans A & B for Safety Members. A "READY TO ORDER? Click here" button is located at the bottom right of the brochure list.

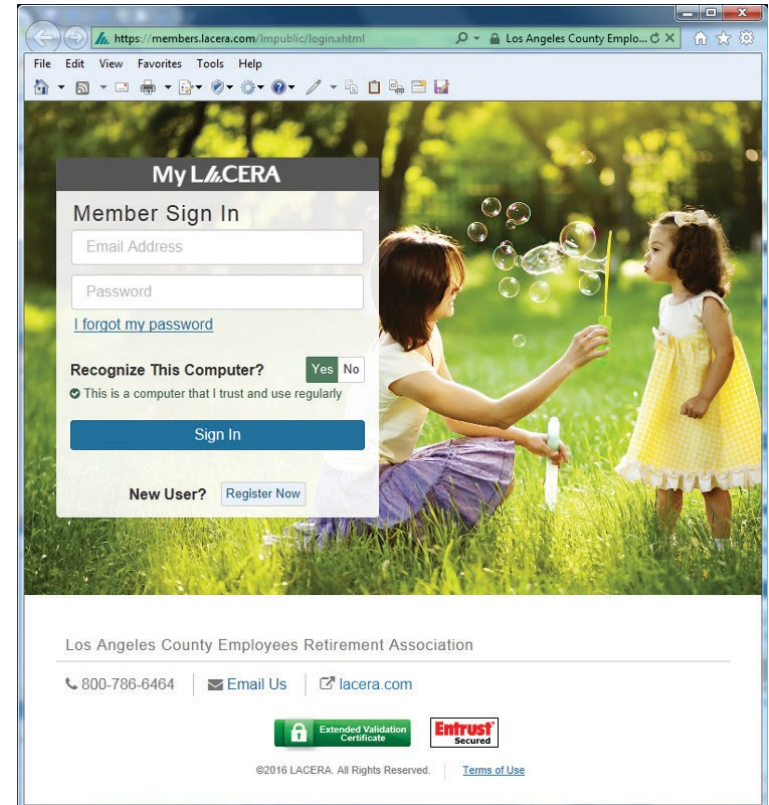
Stay Connected

LACERA's website: www.lacera.com

View, print, or order printed materials, visit the Brochures & Forms page.

Register on **My LACERA**

- Access your personal retirement information
- Calculate your retirement
- Update your email
- Send confidential emails through the Secure Message center
- Upload documents
- Change your beneficiary(ies)
- And more!



How Do I Contact LACERA?

By phone: 1-800-786-6464

In person: 300 N. Lake Avenue, Pasadena, CA

- Appointments receive priority over walk-ins
- **TEMPORARILY SUSPENDED DUE TO COVID-19**

By email: welcome@lacera.com

Online: www.lacera.com

MY LACERA: **Secure Message Center**





Good luck with your future retirement!

explore