

June 2024

This *Benefits Update* provides information about:

- Retiree Healthcare Premium rates that will become effective July 1, 2024.
- Changes to LACERA's Retiree Healthcare Benefits Program for the 2024 – 2025 fiscal year.

If you have any questions about the information in this *Benefits Update*, please contact LACERA's Retiree Healthcare Division at (800) 786-6464 or you may register or log in to MyLACERA at lacera.com.

Do You Need to Take Action?

Your current LACERA-administered healthcare coverage will continue for the upcoming plan year unless you actively make changes. **You do not have to take any action unless you want to make changes to your current LACERA-administered healthcare coverage.**

Premium Rate Changes for 2024 – 2025

On July 1, 2024, overall premiums will increase by an average of 7.6%. This means that some plans and coverage levels will experience a higher increase than the average, while others will experience a lower increase. Please refer to the enclosed *Monthly Premium Rates Booklet* for your 2024 – 2025 rates. **If you are enrolled in Kaiser Permanente outside of California, SCAN Desert Health Plan - Arizona (Maricopa, Pima, Pinal Counties), SCAN Health Plan Nevada - Nevada (Clark and Nye Counties), or Cigna Preferred Medicare with Rx (HMO) - Arizona (Maricopa, Pima, and Pinal Counties), you will receive a separate mailing from LACERA.**

Plan Changes for 2024 – 2025

Changes to your benefits for the 2024– 2025 plan year are minor. This means you will continue to have access to most of the same benefits and levels of coverage you have now. There are, however, a few changes that will take effect July 1, 2024. Some of these changes are described in this document.

Kaiser Permanente Members (outside California), SCAN Desert Health Plan - Arizona (Maricopa, Pima, and Pinal Counties), SCAN Health Plan Nevada (Clark and Nye Counties), and Cigna Preferred Medicare with Rx (HMO) - Arizona (Maricopa, Pima, and Pinal Counties)

For those enrolled in Kaiser Permanente outside California (Kaiser – Colorado, Kaiser – Georgia, Kaiser – Hawaii, Kaiser – Northwest Oregon, Kaiser – Washington), plan changes and rates are determined by the Kaiser Permanente region in which you reside. You will receive a separate mailing from LACERA.

Those enrolled in Cigna Preferred Medicare with Rx (HMO) (formerly known as Cigna Prereferred with Rx) - Arizona (Maricopa, Pima, and Pinal Counties), SCAN Desert Health Plan - Arizona (Maricopa, Pima, and Pinal Counties), and SCAN Health Plan Nevada (Clark and Nye Counties) will also receive a separate mailing from LACERA.

PRIVACY NOTICE REMINDER

The Health Insurance Portability and Accountability Act (HIPAA) of 1996 requires health plans to comply with privacy rules. These rules are intended to protect your personal health information from being inappropriately used and disclosed. The rules also give you additional rights concerning control of your own healthcare information.

This Plan's HIPAA Privacy Notice explains how the group health plan uses and discloses your personal health information. You are provided a copy of this Notice when you enroll in the Plan. You can get a copy of the HIPAA Privacy Notice (LACERA Retiree Healthcare) from the LACERA website at www.lacera.com/healthcare/healthcare.html.

IMPORTANT MEDICARE PART D NOTICE

If you are a **Non-Medicare Eligible Retiree**, included in this packet is your **Medicare Part D Notice of Creditable Coverage (NOCC)**. (Medicare Eligible Retirees and Dependents: This notice does not apply to you.)

- *What it is:* An official statement that your LACERA-administered medical plan provides you with prescription drug coverage that is, on average, as good as or better than the coverage offered by the Medicare Part D model plan.
- *What to do with it:* Read it and keep it in a safe place.
- *Why it is important:* If you later decide to enroll in a Medicare Part D plan outside of the LACERA-administered plans, showing your NOCC will prevent you from paying a penalty for late enrollment in Medicare Part D.
- *If you misplace it:* You may download a copy of the NOCC from LACERA's website at www.lacera.com/healthcare/pdf/new_retiree_packet/nocc.pdf, or contact LACERA's Retiree Healthcare Division at (800) 786-6464 or email LACERA at healthcare@lacera.com.

Two Important Things to Remember!

- You should not enroll in a Non-LACERA Medicare Part D plan. Please consult with LACERA first if you are thinking of enrolling in another plan.
- If you are enrolled in a Medicare Part D plan not offered through LACERA, please contact LACERA immediately. The Centers for Medicare & Medicaid Services (CMS) will not allow you to be enrolled in two prescription drug plans, and your coverage with LACERA may be jeopardized.



Highlights of 2024 – 2025 Plan Changes

The information below summarizes the key changes to the LACERA-administered Retiree Healthcare Benefits group plans effective July 1, 2024. This is not intended to be a comprehensive list of all 2024 – 2025 plan changes. For more details, see your healthcare plan documents, or contact your carrier.

Anthem Blue Cross Prudent Buyer Plan and Plans I, II and III

For all Anthem plans, no changes beyond mandated contractual changes have been made to the plan design. For more details, see your Anthem healthcare plan documents or LACERA Summary of Benefits book. You may also contact Anthem Blue Cross to request one.

Cigna Preferred Medicare with Rx (HMO) (formerly known as Cigna Preferred with Rx) - Arizona (Maricopa, Pima, and Pinal Counties)

■ Medical

- Telehealth: \$0 copay

■ Prescription Drugs

- Initial Coverage Limit: \$5,030 (once you reach this limit, you continue to pay your cost share until you reach the Catastrophic Phase)
- Catastrophic Phase Begins: \$8,000 in true out-of-pocket costs (TrOOP)
- Standard Catastrophic Member Cost Share — once you reach the Catastrophic Phase, you pay \$0 for generic and brand name drugs

Contact Cigna at (800) 627-7534 for more information.

Cigna Network Model Plan

Please note that no changes beyond mandated contractual changes have been made to the plan design. For more details, see your Cigna healthcare plan documents or LACERA Summary of Benefits book. You may also contact Cigna to request one.

■ Digital ID Cards

Cigna has fully transitioned from physical ID cards to digital ID cards, so you will no longer receive a physical ID card in the mail.

To access ID your cards, you may:

- Register or log on to MyCigna.com to view, print, or download your and/or your eligible dependent's ID cards.
- Download the secure MyCigna mobile app from your mobile phone's app store.
- Contact Cigna Network Model Plan Customer Service at 800-244-6224
- Visit their website at mycigna.com

Cigna Dental/Vision Plans

Please note that no mandated contractual changes have been made to the dental and vision plans.

■ Digital ID Cards

Cigna has fully transitioned from physical ID cards to digital ID cards, so you will no longer receive a physical ID card in the mail, with the exception of members enrolled in the Cigna Dental/Vision HMO Plan (DHMO), members enrolled in this plan will continue to receive physical ID cards.

Cigna will conduct a one-time mass reissue of physical Vision ID cards, due to the vision benefits management changing from VSP Vision to EyeMed. Keep an eye out for your ID cards in the mail.

To access ID your cards, you may:

- Register or log on to MyCigna.com to view, print, or download your and/or your eligible dependent's ID cards.
- Download the secure MyCigna mobile app from your mobile phone's app store.
- Contact Cigna Customer Service directly at:
 - Cigna Dental (both indemnity and HMO plans): 800-244-6224
 - Cigna Vision Plan: (888) 353-2653
- Visit their website at mycigna.com

■ Cigna Vision Move from VSP Vision to EyeMed

Effective July 1, 2024, Cigna Vision will move from VSP Vision to EyeMed. While there are no changes to your benefits under EyeMed, you now have access to more independent and retail providers. For any questions regarding your vision coverage, contact Cigna Vision directly at (888) 353-2653.

Kaiser Permanente Senior Advantage

Please note that no changes beyond mandated contractual changes have been made to the plan design. For more details, see your Kaiser Permanente plan documents or LACERA Summary of Benefits book. You may also contact Kaiser to request one.

Kaiser Permanente HMO

Please note that no changes beyond mandated contractual changes have been made to the plan design. For more details, see your Kaiser Permanente plan documents or LACERA Summary of Benefits book. You may also contact Kaiser to request one.

UnitedHealthcare® Group Medicare Advantage

Benefit changes include:

■ Prescription Drugs

- Initial Coverage Limit: \$5,030 (once you reach this limit, you continue to pay your cost share until you reach the Catastrophic Phase)
- Catastrophic Phase Begins: \$8,000 in true out-of-pocket costs (TrOOP)
- Standard Catastrophic Member Cost Share — once you reach the Catastrophic Phase, you pay:
 - Generic Drugs (including brand-name drugs treated as generic): \$0
 - All Other Drugs: greater of \$0 or 5%

Contact UnitedHealthcare at (800) 457-8506, TTY 711 or visit retiree.uhc.com for more information.

UnitedHealthcare HMO

Please note that no changes beyond mandated contractual changes have been made to the plan design. For more details, see your UnitedHealthcare plan documents or LACERA Summary of Benefits book. You may also contact UnitedHealthcare to request one.

SCAN Health Plan

Benefit changes include:

■ Nurse Advice Line

- Available 24/7 days a week

■ Independent Living Power Services

- Monthly allowance \$850 (increased from \$650)

■ Prescription Drugs

- Initial Coverage Limit: \$5,030 (once you reach this limit, you continue to pay your cost share until you reach the Catastrophic Phase)
- Catastrophic Phase: \$8,000 in true out-of-pocket costs (TrOOP)
- Standard Catastrophic Member Cost Share — once you reach the Catastrophic Phase, you pay \$0 for all covered prescription drugs for the remainder of the plan year.

Effective January 1, 2024, SCAN Healthplan (CA) has exited from Napa and Sonoma Counties and added Fresno and Madera Counties in California. Contact SCAN at (800) 559-3500 if you have questions regarding this change.

SCAN is replacing SilverSneakers with One Pass fitness. They have a 99.5% network match, and it includes premium gym facilities (Club Pilates, LIFE TIME, Pure Barre, Orangetheory, LA FITNESS, 24 FITNESS and more). For additional information on One Pass fitness, please call SCAN Member Services 1-800-559-3500 or visit the website www.youronepass.com.