# NEW EMPLOYEE/TRANSFER\*



Most civilian employees receive Medical, Dental, Vision, Life, Disability, and other insurance benefits through the City's LAwell Employee Benefits Program. Visit <u>KeepingLAwell.com</u> or call 833-4LA-WELL (833-452-9355) for all details.

To receive an LAwell Program benefits offer, you must complete new employee onboarding in Workday and meet all LAwell Program eligibility requirements.

## When to Enroll

You can enroll into LAwell Program benefits **during the** week you receive your 1<sup>st</sup> paycheck – as long as you meet all LAwell Program eligibility requirements and complete new employee onboarding in Workday. You do not need to wait until you receive your new employee benefits package to enroll.

## How to Enroll



Log into your Benefits Central Portal account at <u>keepingLAwell.com/new</u>



Or Call 833-4LA-WELL (833-452-9355) Monday

through Friday 8 a.m. to 5 p.m.

Note: If you are not able to make new hire elections the day you receive your first paycheck (approximately 3 weeks after your start date) please email LAwell City Hall Staff at per.empbenefits@lacity.org or call 213-978-1655.

# Effective the Day You Enroll

As a new hire, your LAwell Program **benefits are effective the day you enroll** <u>IF</u>:

- You meet all LAwell Program eligibility requirements
- You complete new employee onboarding in Workday
- You complete the enrollment process

# **Deadline to Enroll**

You must make your elections (*or enroll into Cash-in-Lieu if you have eligible health coverage*) within 60 days of the date on your LAwell Program benefits offer (*as listed on your Personalized Benefits Statement*). If you do not enroll by the deadline, you will be defaulted into the employee only benefits specified on your Personalized Benefits Statement.

# LAwell Program Benefits Offer

As a New Employee, your LAwell Program Benefits offer will consist of a package including:

- A New Hire Enrollment Guide, containing all rules and details of benefit options
- A **Personalized Benefits Statement**, providing your personal calculated costs and required actions for the benefits available to you.

This package will be mailed to your home address on your personnel record. You do not need to wait for your package to come in the mail. You can view these items online by logging into your Benefits Central Portal account. Visit <u>keepingLAwell.com/new</u> for details.

# **Complete the Enrollment Process**

Your **benefits are not effective until you fully complete enrollment**, which requires making elections and agreeing to terms and conditions.

Once you complete your enrollment, a confirmation statement will be generated that records your elections, their effective date, and any required actions you need to complete to keep your benefit elections. In general, the following will then occur:



You will have **15 days** from the date on your confirmation statement **to make any corrections** to your benefit elections by contacting the LAWell Benefits Service Center. After this correction window ends, you will only be able to make benefit changes during Open Enrollment (October 1<sup>st</sup> - 31<sup>st</sup> of every year) or if you experience a qualifying life event.

60

You will have **60 days** from the date on your confirmation statement **to submit any required documentation**, inclusive of birth/marriage certificates and other documents.

\*<u>This guide refers to "New Employees" as employees who are newly eligible for LAwell benefits</u>. In general, current employees who are receiving LAwell benefits and who promote or transfer between Departments are **not** considered new employees and may only make changes to their LAwell benefits during Open Enrollment or if they experience a qualifying life event. <u>Newly hired employees, employees who "transfer" from Department of Water and Power, and sworn employees of LAPD or LAFD who become civilian are all considered "New Employees" and will only become eligible for benefits in accordance with this guide.</u>

# EMPLOYEE/TRANSFER\*



### How to Submit Required Documentation

Some election actions, such as adding dependents to coverage, require submission of supporting documentation, which can be submitted in one of the following ways:

Per.empbenefits@lacity.org



Online Log into the **Benefits Central Portal** and select the "upload my documents" tile.



**Email or Fax** 

Fax: 213-978-1623

Mail

LAwell Benefits Service Center PO Box 530477 St. Petersburg, FL 33747-4077

## Default Coverage

If you make no elections by the deadline, you will be enrolled into default coverage. The Default Coverage is employee only level of Medical, Dental, Vision, Life and Disability benefits as identified on your Personalized Benefits Statement.

## LAwell Program Eligibility Information (For All employees)

Your eligibility for LAwell benefits is evaluated on a biweekly basis, each and every pay period during your employment, as follows:

- Minimum Compensated Hours You must have a minimum number of compensated hours (such as HW, SK,
  - VC, etc.) based on your employment status as follows:
    - Full-time employees at least 40 hours
    - Half-time employees at least 20 hours 0
- Retirement Contribution You must continue to be a contributing member to the Los Angeles City Employee's Retirement System (LACERS) or, if authorized by your Memorandum of Understanding, Los Angeles Fire and Police Pensions (LAFPP).
- Eligible Employment Status You must remain in a job classification and employment type that is authorized to receive LAwell benefits.

Visit keepingLAwell.com/eligibility to learn about the requirements in detail.

### Workday Onboarding (New Employee)

As a newly hired employee, you are required to complete specific actions in the City's Workday system as part of the 'Onboarding process'. This process will collect and verify your demographic and legal employment information, including information which is critically required to be collected and verified to generate a LAwell benefits offer. At minimum, your legal name, date of birth, mailing address/contact information, and social security number or tax identification number must be collected and verified in Workday before LAwell benefits can be offered.

To complete on boarding in Workday follow these steps:

Step 1: Log into Workday. Log into your Workday in one of the following ways:

City Email- Google App	$\overline{\mathbf{\omega}}$
Within your City-issued Gmail	HRP -
account, click the HRP application	Workday



Step 2: Go to Your Inbox. Go to your Workday inbox by clicking the inbox icon in the upper right corner of your account, as shown in the image on the right.



Step 3: Complete necessary Onboarding steps which have you provide/confirm your legal name, date of birth, mailing address/contact information, and social security number or tax identification number.

Please note: This information may need to be provided via MULTIPLE steps. Consult with your Human Resource section about Workday onboarding. Visit keepingLAwell.com/onboarding for information.

### Additional Information

- You may seek services after enrollment, but it is recommended that you wait until you receive your insurance card before seeking services.
- Your LAwell coverage costs and/or account contributions through payroll deductions will begin one to three pay periods from the date you enroll.
- Once your New Employee elections are finalized, LAwell benefit changes can only be made during our annual Open Enrollment (October 1<sup>st</sup> - 31<sup>st</sup>) or through a qualifying Life Event. Learn more at keepingLAwell.com/changes.

Your LAwell Benefits as a...

# NEW EMPLOYEE/TRANSFER\*



### **Employee Assistance Program**

All City employees eligible for LAwell are also able to access the Support Plus Employee and Family Assistance Program, which provides free counseling support to each employee and every member of their household. Visit keepingLAwell.com/support-plus for more information.

#### **California Healthcare Mandate (CHM)**

Under the CHM, everyone is required to have medical coverage or pay a tax penalty; some exemptions apply. This is called the personal healthcare mandate. If you enroll in LAwell medical benefits, you meet the personal healthcare mandate. If you plan to enroll in coverage through another plan, it's a good idea to confirm that other coverage meets CHM requirements for the personal healthcare mandate. To learn more, visit www.ftb.ca.gov/about-ftb/newsroom

## **Health Insurance Marketplace**

New Health Insurance Marketplace Coverage Options and Your Health Coverage.

#### PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer

#### What is the Health insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

## Can I Save Money on My Health Insurance Premium in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

## Does Employer Health Coverage Affect Eligibility for Premium Savings Through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards.

If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.\*

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution – as well as your employee contribution to employer-offered coverage – is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

#### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact the Benefits Service Center at 833-4LA-WELL or keepingLAwell.com.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit <u>HealthCare.gov</u> or <u>CoveredCa.com</u> for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

\* An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60% of such cost.

# NEW EMPLOYEE/TRANSFER\*



## **Health Insurance Marketplace...continued**

#### PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name		4. Employer Identification Number (EIN)		
City of Los Angeles		95-6000735		
5. Employer Address		6. Employer phone number		
200 N Spring Street, Room 867		833-4LA-WELL (833-4		
7. City		8. State	9 Zip Code	
Los Angeles		CA	90012	
10. Who can we contact about employee health coverage at this job?				
Employee Benefits Division				
11. Phone number (if different from above)	12. Email address			
213-978-1655	Per.empbenefits@lacity.org			

#### Here is some basic information about health coverage offered by this employer:

As your employer, we offer a health plan to:

□ All employees. Eligible employees are: N/A

✓ Some employees. Eligible employees are: Full-time, Permanent, Half-Time, and Temporary Employees who work qualifying hours

- With respect to dependents:
- ☑ We do offer coverage. Eligible dependents are: Spouse, Domestic Partners, and Children
- □ We do not offer coverage.

✓ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages. If you decide to shop for coverage in the Marketplace, <u>HealthCare.gov</u> or <u>CoveredCa.com</u> will guide you through the process. Above is the employer information you'll enter when you visit <u>HealthCare.gov</u> or <u>CoveredCa.com</u> to find out if you can get a tax credit to lower your monthly premiums.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

#### **Other Benefits**

#### - Compensated Time Off & Leaves

Employees accrue compensated time off (vacation, sick leave, etc.) and receive paid holidays in accordance with their Memorandum of Understanding (MOU) or other applicable provisions related to their employment. Visit <u>cao.lacity.org/MOUs</u> for more information. Non-represented employees can visit the <u>Los Angeles Administrative Code</u> for this information. All leaves of employment (including vacation, sick leave, Family Medical Leave, and any other applicable type) are administered by the Human Resources/Personnel section of the employee's Department.

#### - Retirement

Based on your employment type, you will be a member of one (1) of these different retirement plans:

- LACERS (Los Angeles City Employees' Retirement System)
- Pensions (Los Angeles Fire and Police Pension System for sworn officers)
- Pension Savings Plan (PSP)

The City of Los Angeles Pension Savings Plan (PSP) is a retirement savings plan for all part-time, temporary, and seasonal employees who are not eligible to participate in one of the City's three defined benefit retirement plans. Employees eligible for the Pension Savings Plan are enrolled automatically and participation is mandatory.

**IMPORTANT NOTE for PSP members**: In order for a PSP member to access their account online, they must complete onboarding in Workday. Please refer to the Workday Onboarding (New Employee) section of this guide.