

## Step Up to the 2019 LAPRA Fitness Challenge

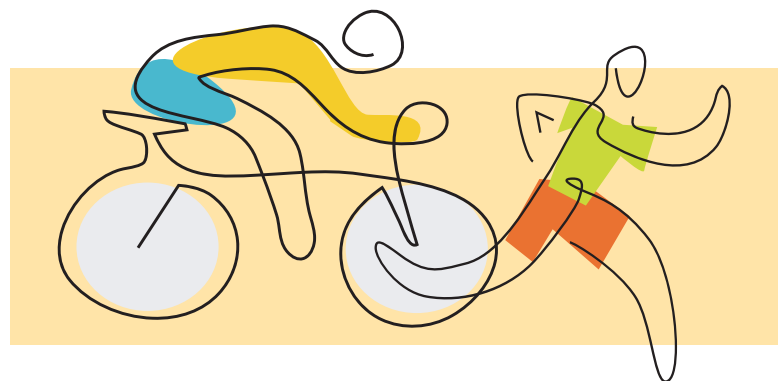
Getting fit is rewarding, especially when you enter the annual LAPRA Fitness Challenge. Last year, 1,724 fitness challenge participants lost 17,305 pounds and the top teams earned a total of \$30,500 toward their Division Station Funds. If you want a piece of that (low-fat) pie, join the 2019 fitness challenge January 15 - April 15, 2019. We took your advice and moved the start date to January to align with your health-related new year's resolutions.

### The Biggest Losers Win

Prizes ranging from \$1,500 to \$10,000 for Division Station Funds are awarded to the top six teams that lose the greatest percentage of total team weight. Teams that don't take one of the top prizes can still earn a \$500 prize toward their Division Station Fund if they lose five percent or more of total team weight. You can also win individual prizes that range from \$750 to \$3,500.

### Let's Raise the Bar in 2019

Last year, a total of 73 teams participated in the challenge, making it the greatest number of teams and participants since the fitness challenge began in 2007. Operations Division (SOD) Team 1 won the grand prize and earned \$10,000 with a cumulative weight loss of 15.4%. The Audit Division team won first prize with a cumulative loss of 14.8% and earned \$7,500 for their station fund. Now you know who to beat. Let's raise the bar!



### Feeling Good. Looking Good.

The real prize for fitness challenge participants is feeling good and looking good. A 90-day fitness challenge can improve your overall fitness, weight and strength through nutritious eating and regular exercise. You may also become mentally sharper, happier and more productive. Plus, it's a really fun way to spend time with your team. In those 90 days, friendships are formed, physical endurance is tested and camaraderie takes on new meaning as you work together toward positive lifestyle changes.

### Get Paid to Keep it Off

It pays to keep up the good work! LAPRA also offers a \$350 "Keep It Off" incentive to the participants who lose 15 percent or more of their body weight in the annual fitness challenge. To earn the incentive, you must keep the weight off through November 2019 with periodic weigh-ins submitted to LAPRA. For more information about the "Keep It Off" incentive visit [www.LAPRA.org](http://www.LAPRA.org).

### Weight for It

Registration for the 2019 LAPRA Fitness Challenge begins December 15, 2018 and runs through January 14, 2019 at 5:00 p.m. For more information, including a 2019 Fitness Challenge application, go to [www.lapra.org/challenge2019.html](http://www.lapra.org/challenge2019.html). If you have questions about the challenge, email [benefits@lapra.org](mailto:benefits@lapra.org) or call 213-674-3701 or 888-252-7721. ■

# LAPRAF Helps Others and You Can Too

One day an unforeseen circumstance could have a negative financial impact on you or your family. It's something we never expect, but it's a reality that anyone could face. How would you handle it? You would turn to the Los Angeles Police Relief Assistance Foundation (LAPRAF).

## What is the LAPRAF?

The LAPRAF exists to provide financial assistance to active and retired officers and their families in financial need. Whether it's helping with medical costs not covered by insurance or providing academic college scholarships to our children, the LAPRAF support may mean the difference between financial security or long-term hardship. Your donations ensure that LAPRAF can serve everyone in need and continue expanding these important programs. In 2018 we expanded our academic scholarship program from four to five \$10,000 scholarships for children of LAPRA members attending college.

## How is LAPRAF Funded?

The foundation is funded by donations from active and retired LAPD officers, family members, the community, and investment returns.

## Why Should I Donate?

By donating to the LAPRAF, you help form a stable, financial resource that helps improve the quality of life for our fellow officers and their families. The more you give, the more help we can provide. Your donations are also tax-deductible because LAPRAF is a non-profit foundation.

## How Can I Donate?

Consider including the foundation as part of your estate plan by designating the foundation as the beneficiary of either a specific legacy or a bequest that is a fixed percentage of your estate.

Several officers and families have benefited from accounts set up on [gofundme.com](https://gofundme.com). If you would like to donate to an officer's GoFundMe account, go to [gofundme.com](https://gofundme.com) and do a search on LAPD and the name of the officer. Please be aware that GoFundMe charges an 8 percent administrative expense on all donations. GoFundMe accounts are not affiliated with LAPRAF.

## Blue Ribbon Trust

The LAPRAF partners with the Los Angeles Police Federal Credit Union (LAPFCU) to provide oversight of the **Blue Ribbon Trust**, which is activated when any member of the LAPD believes fellow officers, community members or the general public would make donations for the benefit of an officer or a family in need. If you become aware of any officers or families going through a personal family crisis and you believe they would benefit from funds available through the Blue Ribbon Trust, call LAPRA at 213-674-3724 for more information. ■



## LAPRA Wellness Program Reminder

As a reminder, LAPRA members and eligible dependents who are enrolled in a LAPRA medical plan have access to the LAPRA Wellness Program... FOR FREE! The program is designed to help you develop healthy habits for a lifetime and includes:

- A free gym membership at more than 10,000 fitness centers
- An online Well-Being Assessment giving you a snapshot of your current health
- Support from a health coach
- Action plans designed just for you
- Reward points you can earn and redeem for fitness gear and other merchandise

Get started by registering on the LAPRA Wellness Program website. Go to [www.lapra.org](https://www.lapra.org) and click on the LAPRA Wellness Program banner in the lower left-hand corner of the home page. If you have questions about the program, call ShareCare, the wellness program administrator at 855-817-0647. ■

# Get Easy Access to a Doctor 24/7 with LiveHealth Online

Have you ever been at work and didn't feel well? Maybe you had a fever or a sore throat but you didn't have time to leave and see your doctor or go to urgent care. With LiveHealth Online, Anthem Blue Cross PPO members can see a board-certified doctor in minutes.

Just use your smartphone, tablet or computer with a webcam. It's so convenient, almost 90% of people who have used it feel they saved two hours or more and would use it again in the future.\* Plus, online visits using LiveHealth Online are already part of your Anthem Blue Cross PPO benefits.

## With LiveHealth Online you get:

- **24/7 access to doctors.** They can assess your condition, provide treatment options and even send a prescription to the pharmacy of your choice. It's a great way to get care when your doctor isn't available.
- **Medical care when you need it.** For things like the flu, a cold, sinus infection, pink eye, allergies, rashes, fever and more.
- **Convenience.** Since there are no appointments or long waits. Most people are connected to a doctor in about 10 minutes or less.

## What is the cost and how do I pay for an online visit?

Anthem Blue Cross PPO members pay \$49 per visit until you reach your calendar year deductible. After you meet your deductible, the cost is \$4.90 per visit. You pay for an

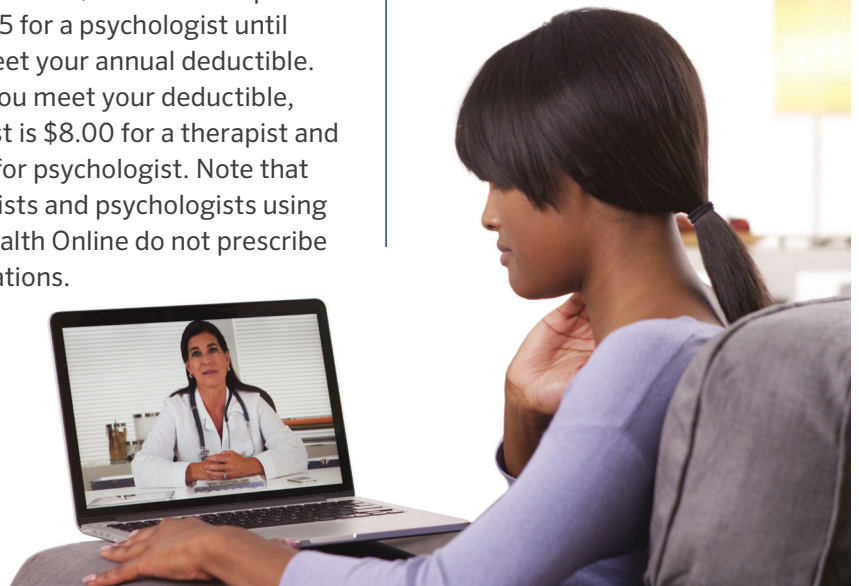
online visit at the time of your visit using a Visa, Mastercard or Discover card. Keep in mind that charges for prescriptions aren't included in the cost of your doctor visit.

## What is LiveHealth Online Psychology?

You can use LiveHealth Online Psychology to access a licensed psychologist or therapist for stress, anxiety, depression, grief, panic attacks and more. The cost for an online visit is \$80 for a therapist and \$95 for a psychologist until you meet your annual deductible. After you meet your deductible, the cost is \$8.00 for a therapist and \$9.50 for psychologist. Note that therapists and psychologists using LiveHealth Online do not prescribe medications.

## Get started using LiveHealth Online

To get started using LiveHealth Online, you'll need to set up an account and complete your profile at [www.livehealthonline.com](http://www.livehealthonline.com). You can also download the mobile app. Search "LiveHealth Online" from the App Store or on Google Play. If you have questions or need assistance, call LiveHealth Online at 855-603-7985. ■



## Calendar Year Deductibles and Out-of-Pocket Maximums Reset on January 1

If you are enrolled in the Anthem Blue Cross PPO Medical Plan, the calendar year deductible and out-of-pocket maximum reset on January 1. With the exception of in-network preventive care, you must pay 100% of eligible medical and prescription drug costs until you meet your calendar year deductible. If you are enrolled in the Anthem Blue Cross HMO or Kaiser HMO, you do not have a calendar year deductible. However the out-of-pocket maximum under both HMOs reset on January 1.

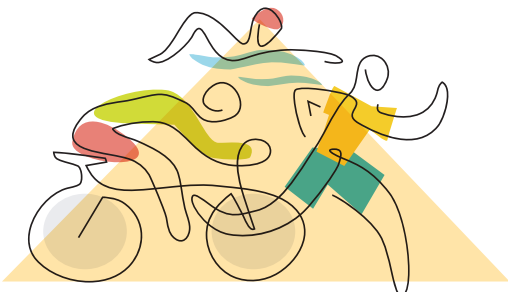
If you are enrolled in the Anthem Blue Cross PPO Dental Plan, your calendar year deductible for non-network providers will reset on January 1. ■

\* LiveHealth Online User Feedback Survey, May 2015



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**The LAPRA 2019 Fitness Challenge  
 is coming in January 2019!**

*The GUARDIAN* is a quarterly publication for members of the Los Angeles Police Relief Association. All rights reserved. If you have an idea for a future newsletter article, send an email to [benefits@lapra.org](mailto:benefits@lapra.org). Members with specific concerns are urged to contact the appropriate Board member at the number listed below.

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# Holiday Party

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