

2023 Fitness Challenge Starts April 2

The Los Angeles Police Relief Association (LAPRA) 2023 Fitness Challenge will kick off this spring with walking, running and cycling challenges and the biggest cash awards ever for winning individuals and teams – totaling nearly \$100,000!

Now in its 15th year, the Fitness Challenge brings active LAPD sworn and civilian employees together for fun, friendly competition to encourage movement and long-term healthy lifestyles. In 2022, LAPRA introduced new Activity Challenges, and more than 600 participants from 25 teams logged a total of 160,142 miles. The Activity Challenges will be back for 2023, but the Weight Loss Challenge will be discontinued as the focus shifts from weight loss to increasing daily physical activity. Moreover, the Activity Challenges are open to all interested participants, whether they want to lose weight or just move more.

The 2023 Fitness Challenge will begin on **Sunday, April 2** and run through **Saturday, June 24**. As in 2022, the Activity Challenges will comprise four segments; each segment will run for three weeks. Challenge participants will again use the My Virtual Mission (MVM) mobile app to report the number of miles completed each day. Participants can send distances completed to the MVM website from apps or wearables such as Runkeeper, Strava, Fitbit and others.

Gather your team and sign up!

Team sign-ups for the Fitness Challenge will begin **Monday, March 13** and end **Friday, March 24**. All participants must be active LAPD sworn officers or civilian employees and be part of a team in order to compete for individual or team prizes. Each team must have a minimum of 20 sworn officers.

Visit www.lapra.org for more information on the 2023 Fitness Challenge. ■

2023 Fitness Challenge Zoom Meetings for Team Captains

Team Captains should attend a one hour Zoom meeting to review the rules and get answers to your questions about the 2023 Fitness Challenge.

Join Zoom Meeting

<https://us06web.zoom.us/j/87554301910>

Meeting ID: 875 5430 1910

02/28	4:00 pm	03/06	4:00 pm
03/01	12:00 pm	03/07	12:00 pm
03/02	5:00 pm	03/08	4:00 pm
03/03	9:00 am	03/09	10:00 am



It's Time to Apply for the 2023 LAPRAF Scholarship Program

The Los Angeles Police Relief and Assistance Foundation (LAPRAF) is now accepting applications for the 2023 LAPRAF Scholarship Program. LAPRAF will award five \$10,000 academic scholarships to graduating high school seniors for the 2023 fall school term; each winner will receive \$2,500 per academic year over the next four years. Scholarships are

based on school and community activities, achievements and leadership. The application deadline is May 15, 2023.

Eligibility Requirements

- Students must be high school seniors at the time they apply. The online application and

the student's most recently available school transcript must be submitted no later than May 15, 2023.

- Students must have achieved at least a 2.5 GPA in high school.
- Students must have a parent or a legal guardian who is a member of the Los Angeles Police Relief Association (LAPRA).



Apply Now!

A link to the 2023 online scholarship application is available on the LAPRA website at www.lapra.org/lapraf.html. Have questions? Contact a LAPRA Benefits Representative at 213-674-3701 or 888-252-7721 or send an email to lapraf@lapra.org. ■

Where Are They Now? Interview with a 2018 LAPRAF Scholarship Winner

Thanks to the LAPRAF Scholarship Program, 2018 scholarship recipient Huma Manjra was able to attend Northwestern University and pursue her dream of becoming a doctor with a focus on Muslim mental health.

"I'm a first generation college student and never imagined I'd be able to go out of state for school," she said. "Cost was a barrier and I didn't think I'd have the funding. The LAPRAF scholarship made that possible and helped with housing and many other expenses."

In June 2022, Huma graduated from Northwestern University with a Bachelor of Arts degree in

Neuroscience and a minor in Global Health. During her college years, she co-founded and served as executive director of the Muslim Mental Health Initiative. She spent summers as a research assistant with the Muslim Mental Health and Islamic Psychology Lab at the Stanford University School of Medicine and the Columbia-WHO Center for Global Mental Health in New York.

Huma took a gap year after graduation and is currently a divinity student at the Institute of Knowledge in Diamond Bar, California. She is studying Islamic law, ethics and Arabic, and pursuing a diploma in Islamic Studies. She plans to attend



Huma Manjra - 2018 LAPRAF Scholarship Winner

medical school this fall and has applied to several schools.

Huma is extremely grateful to LAPRAF for both the financial and emotional support she has received.

"Having an organization that encouraged my talents and supported me meant so much to me and my commitment to being the best student I could be," she said. ■

Medicare 101: Understanding the Basics of Medicare

If you are age 65 or older and retired, Medicare is generally considered your primary health insurance. Medicare works a bit differently than conventional health insurance, so it's important to understand the guidelines, what's covered and how to pay your premiums. Read on to learn more about Medicare basics.

What is Medicare?

Medicare is a federally funded health insurance program for people who are age 65 and older, or who have certain disabilities. If you are retired at age 65, Medicare becomes your primary health plan coverage and LAPRA becomes your supplemental plan.

Medicare includes several parts. Here's an overview of each:

Medicare Part A – Hospital Insurance:

Helps pay for medically necessary inpatient hospital care, skilled nursing facilities, home health care and hospice care.

Medicare Part B – Medical Insurance:

Helps pay for physician services, outpatient care, lab and radiology, durable medical equipment and other medical care not covered by Part A. Part A and Part B together are often called "Original Medicare."

Medicare Part D – Prescription Coverage:

Helps pay for outpatient prescription drugs. You will purchase this coverage directly from one of several private plans that contract with the government.

When should I enroll?

Contact LAPRA by email at benefits@lapra.org or call **213-674-3701** or **888-252-7721** three months prior to your 65th birthday. A representative will explain your options and the steps you will need to take to apply for Medicare.

You should apply for Medicare before your 65th birthday. **This is known as the Initial Enrollment Period.** If you are younger than 65 and already receive Social Security benefits, the Social Security Administration will send your Medicare card and information three months before your 65th birthday.

To apply, go to your local Social Security office or apply online at www.medicare.gov. If you have any questions about Medicare eligibility call 800-772-1213.

What happens if I don't enroll on time?

If you do not sign up for Part A and Part B when you first become eligible, you can apply during a Medicare General Enrollment Period from January 1 and March 31 each year. Beginning January 1, 2023, when you sign up during a General Enrollment Period, your coverage starts July 1 of that year. Certain events, such as loss of employment or retirement, may allow you to enroll in Medicare at other times during the year.

If you do not have employer-sponsored health insurance and you do not enroll in Medicare Part B when you become eligible for

Medicare, you may be subject to a Late Enrollment Penalty (LEP):

- Your premium increases 10% for each 12-month period that you decline coverage. This penalty continues for as long as you have Part B coverage.
- If you continue to work for and get health coverage from an employer or trust fund of 20 or more, you have up to eight months after your employment ends to enroll in Part B without a penalty.

Also, if you do not enroll in Medicare Part B, Los Angeles Fire and Police Pensions (LAFPP) will not pay a medical subsidy.

Which premiums will I have to pay?

Part A: Most people don't have to pay a premium for Part A. To verify that you qualify for premium-free Part A, contact Social Security. However, if you worked less than 10 years, you may be billed a monthly premium set by a Medicare formula.

Part B: Your Part B monthly premium is usually deducted from your Social Security check. If you don't receive Social Security benefits, you may receive a quarterly Medicare Premium Bill (CMS-500).

Part D: You will be billed monthly by your prescription coverage provider. You pay your Part D premium directly to Medicare. You can also have your Part D premium deducted from your Social Security payment.

How can I get a Medicare subsidy from our pension?

If you are age 55 or older and have 10 or more years of service with the LAPD, you must enroll to the fullest extent of your Medicare entitlement in order to receive an LAFPP health subsidy. This means you must enroll in Medicare Parts A and B. You will not have to pay a premium for Part A coverage. For Part B coverage, you will pay a monthly premium to CMS.

When you are enrolled in both Medicare Part A and B, your LAFPP healthy subsidy will be paid to you to reimburse your Part B premium. If you have questions about your Medicare Part B reimbursement, contact the LAFPP.

If your Medicare Part B is terminated due to non-payment, the entire medical premium will be deducted from your pension check until your Medicare is reinstated. If you have questions about your medical benefits, premiums or subsidies, contact LAPRA by email at benefits@lapra.org or call **213-674-3701** or **888-252-7721**, Monday through Friday from 8 a.m. to 5 p.m. ■



Anthem Blue Cross Member Resources

Anthem Blue Cross is making it easier for its PPO and HMO members to access and manage care. Check out these resources:



24/7 Nurseline

When unexpected questions about your health arise, you want professional medical advice fast. Use 24/7 Nurseline to quickly connect with a registered nurse who can answer your questions and guide you through the next steps. From questions about symptoms or medication side effects to post-surgical concerns, 24/7 Nurseline is here around the clock. Your nurse also can refer you to doctors, enroll you in health management programs and more. There's no cost to you and your covered dependents. To get started, call (800) 337-4770.

Case Management

Coping with a serious illness or injury and everything that comes with it — decisions, appointments, treatment, expenses — can feel overwhelming. As an Anthem member, you have access to no-cost Case Management services to help you along your journey. Your case manager will explain your treatment options, help you understand your health plan, connect you with local resources and support healthy lifestyle changes. Call us at (888) 613-1130 for more information. ■

Need to Update Your Address or Phone Number with LAPRA?

To make changes or updates your home address information or telephone number, visit www.LAPRALive.org. First time users must register on the site. Click on **REGISTER** and use **LAPRA** for Company Key.

Kaiser Care Options While You're Away from Home

Traveling for work, family or fun? Should you need medical care, Kaiser Permanente has you covered. It's easier than ever to get care away from home with a network of providers and pharmacies across the country, as well as urgent and emergency care worldwide.

For routine care within the US, use your [kp.org](https://www.kp.org) account or the Kaiser Permanente app to:

- Get medical advice from a licensed care professional 24/7.
- Access care in many states by phone, video or e-visit. Depending on your plan, care may be provided at no cost.

- Send an email to your doctor's office for non-urgent questions.

If you're traveling outside of Kaiser Permanente states, you'll only pay your copay or coinsurance (no need to file a claim) at many of these locations*:

- Cigna PPO Network providers
- MinuteClinics® and pharmacies
- Concentra clinics

If you receive urgent or emergency care anywhere in the world, you can file a claim for reimbursement.

Need help finding care or have questions about what's covered on the go? Call the Away from Home Travel Line at **(951) 268-3900** (TTY 711) or visit [kp.org/travel](https://www.kp.org/travel). ■

*KP health plan does not cover urgent care services at non-Plan facilities inside the service area.



Kaiser Members: Get Emotional Support Whenever You Need It

Stress, anxiety, depression, work conflicts, relationship challenges... when you need support to deal with emotional issues, Ginger's skilled coaches are ready to help. Kaiser Permanente members can use the Ginger app to text an emotional support coach 24/7 - no cost or referral needed.

Download Ginger now at [kp.org/coachingapps/sca](https://www.kp.org/coachingapps/sca)

Here's what you can do with the Ginger app:

- Text with your coach now or schedule a time to connect later.
- Discuss challenges and goals and create an ongoing action plan with your coach.
- Get personalized, interactive skill-building tools from your coach and a library of more than 200 activities on the app.
- View recaps from each texting session and track your progress. Ginger sessions and notes are **not** connected to your KP health record in HealthConnect.

Need more support?

Ginger is not part of or connected to the Kaiser Permanente clinical mental health services system, but if you need more support, your Ginger coach can guide you to the appropriate level of care. ■

Kaiser FAQs

Q. Can a member use a Concentra facility if they are in CA for urgent care needs?

A. No, KP health plan does not cover urgent care services at non-Plan facilities inside the service area.

Q. Can an active member sent to KP on the LAPRA eligibility file with a zip code outside of a KP service area be overridden?

A. Yes, if an active member is sent to KP on a LAPRA eligibility file, the live/work rule applies which allows a member to live or work in a KP service area.

Reminder: Add New Dependents Within 31 Days

Getting married, having a bay, or adopting? If you need to add a new dependent to your health care coverage, you have 31 days from the qualifying event (e.g., date of your marriage or dependent's birth) to do so. You will have 60 days from the event to provide documentation to verify the new dependent, such as a certified marriage or birth certificate. If you do not provide documentation within 60 days, the dependent's coverage will be canceled retroactively to the initial effective date of coverage. Log on to www.LAPRALive.org for more information.



The GUARDIAN is a periodic publication for members of the Los Angeles Police Relief Association. All rights reserved. Members with specific concerns are urged to contact Diane Whisnant, Executive Director at dianew@lapra.org, and she will forward your concerns to the appropriate Director.

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Teams Sign-up: March 13 - 24



2023 Fitness Challenge:
April 2 - June 24

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