

2025/26

Annual Enrollment Bulletin

Non-Medicare Eligible
Retired Members

V2



Choose Your Benefits
for 2025/26

Annual Enrollment is Here!

Annual Enrollment is your once-a-year opportunity to evaluate your health care needs and make any changes to your medical or dental coverage and add or remove dependents.

**2025/26 Annual Enrollment is
May 1-31, 2025.**

Enroll in Your 2025/26 Benefits on www.LAPRALive.org

Starting May 1, you can choose your benefits for 2025/26 on www.LAPRALive.org. Once you are registered on the website, you can update information about yourself and your dependents, view your current benefits, enroll or make changes to your benefits and view and update your beneficiary designations for any life insurance you have through LAPRA. You will also find information about your benefits along with access to LAPRA benefit forms.

Do You Need to Enroll?

If you are not making any changes to your LAPRA medical or dental benefits and you have no changes to your covered dependents, **no action is required during Annual Enrollment.**

Your current medical and dental coverage will continue at the new rates starting July 1, 2025.

After Annual Enrollment ends, you will only be able to make changes to your benefits during the year if you experience a qualifying event such as marriage, divorce, birth of a child or a dependent losing other medical coverage.



See page 5 for step-by-step instructions to get started on www.LAPRALive.org.

What You Need to Know for 2025/26

A Few Changes to Medical Plan Premiums

Monthly medical plan premiums are increasing in 2025/26. The amount you pay depends on the plan and coverage tier you elect and the City of Los Angeles Fire and Police Pensions subsidies starting July 1, 2025.

Your Monthly Cost for Medical

Coverage Category	Anthem PPO	Anthem HMO (California Residents Only)	Kaiser HMO (California Residents Only)
Single	\$1,054.14	\$980.14	\$853.36
2-Party	\$2,102.28	\$1,958.28	\$1,673.86
Family	\$2,838.28	\$2,460.28	\$1,952.82

No Changes to Medical Benefits

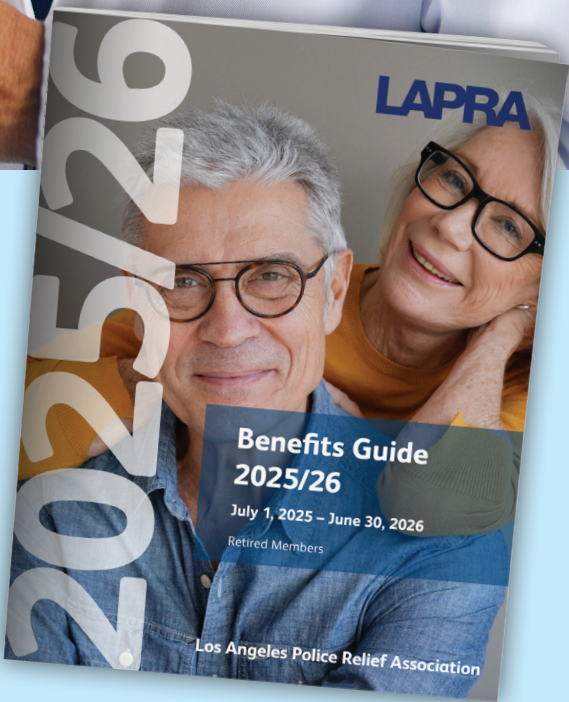
For 2025/26, there are no changes to medical or vision benefits. This means deductibles, copays and coinsurance will remain the same.

Benefits Information Available Online

The 2025/26 Benefits Guide is available on the LAPRA website at www.lapra.org or at www.LAPRALive.org.

In addition, legally required notices and disclosures including Summaries of Benefits and Coverage (SBCs), Evidence of Coverage (EOCs) and a variety of other disclosures are available on the LAPRA website at www.lapra.org or at www.LAPRALive.org.

You can also email benefits@lapra.org or call LAPRA at 213-674-3701 or 888-252-7721 to request a printed copy of any notice or legal disclosure be mailed to you at no charge.





2025/26 Medical Plans At-a-Glance

Benefit Feature	Anthem PPO		Anthem HMO (CA Residents Only)	Kaiser HMO (CA Residents Only)
Providers	PPO Network	Non-PPO Network ¹	HMO Providers Only ³	HMO Providers Only
Calendar Year Deductible	\$350 per person \$700 per family	\$750 per person \$1,500 per family	N/A	N/A
Calendar Year Out-of-Pocket Maximum (includes deductibles and co-pays; excludes co-pays for infertility benefits)	Medical Charges: \$2,000 per person \$6,000 per family (not to exceed \$2,000 for any one person) See Benefits Guide for prescription drug out-of-pocket maximum.	Medical Charges: \$4,000 per person \$12,000 per family (not to exceed \$4,000 for any one person) See Benefits Guide for prescription drug out-of-pocket maximum.	Medical and Prescription Drug Charges: \$1,000 per person \$3,000 per family	Medical and Prescription Drug Charges: \$1,500 per person \$3,000 per family
Office Visit	90% ²	70% ²	\$20 co-pay	\$15 co-pay
Hospitalization	90% ²	70% ^{2,4,5}	100%	100%
Emergency Room	90% ² after a \$150 co-pay (waived if admitted)		\$150 co-pay (waived if admitted)	\$150 co-pay (waived if admitted)
Diagnostic X-ray & Lab Tests	90% ²	70% ²	100%	100%
Body Scans (not subject to deductible)	100% (no co-pay) up to \$500 every 2 years for enrollee and spouse or registered domestic partner		Not Covered	Not Covered

¹ You may be responsible for paying the difference between the maximum allowed amount and the amount the non-participating provider or other health care provider charges. This amount can be significant. Choosing a participating provider will likely result in lower out of pocket costs to you.

² Subject to calendar year deductible.

³ Your primary care physician can refer you to a specialist when necessary and must approve all care you receive except in the event of an emergency.

⁴ Failure to obtain pre-service authorization may result in a \$350 penalty.

⁵ Covered expense is reduced by 25% for services and supplies provided by a non-contracting hospital.



2025/26 Vision Plan At-a-Glance

Benefit Feature	VSP Choice Network Provider	Non-VSP Choice Network Provider Reimbursement Amounts ¹
Eye Exam Once every 12 months	\$20 co-pay	\$45 reimbursement
Frames Once every 12 months	Plan pays up to \$115 (20% discount on out-of-pocket expense above \$115)	\$47 reimbursement
Lenses Once every 12 months • Single vision lens • Lined bifocal lens • Lined trifocal lens	Plan pays 100% Plan pays 100% Plan pays 100%	\$45 reimbursement \$65 reimbursement \$85 reimbursement
Contact Lenses & Fitting Exam (in lieu of lenses and frames) Once every 12 months	\$120 allowance	\$105 reimbursement

¹ You must submit claim forms when you use non-VSP Choice Network providers.

Vision Benefits for Kaiser HMO Members

There are no changes to vision coverage through Kaiser for 2025/26. If you enroll in the Kaiser HMO, vision care is provided through Kaiser. There is no charge for eye exams to determine the need for vision correction. In addition, members receive a \$350 allowance for prescription eyeglasses or contact lenses once every 24 months.



2025/26 Dental Plans At-a-Glance

Benefit Feature	Anthem PPO Dental Plan		Anthem HMO Dental Plan (CA Residents Only)
Providers	Network Providers	Non-Network Providers*	HMO Dental Providers Only
Calendar Year Deductible	None	\$25 per person \$50 per family (waived for Preventive & Diagnostic)	None
Calendar Year Maximum	\$2,500 per person (excluding Orthodontia)		None
Preventive & Diagnostic • Cleanings • Exams/X-rays • Sealants	100% (3/year) 100% 100%	100% (3/year) 100% 100%	No Charge No Charge \$10 co-pay per tooth
Basic • Extractions/Fillings • Root Canal • Oral Surgery	90% 90% 90%	80% 80% 80%	No Charge \$0-\$180 co-pay per tooth \$0-\$200 co-pay per tooth
Major • Crowns & Bridges • Dentures • Implants • Night Guards (\$2,000 max benefit)	60% 60% 60% 60%	60% 60% 60% 60%	\$100-\$200 co-pay per tooth \$150-\$200 co-pay per tooth N/A N/A
Orthodontia (adults and children)	50%	50%	\$1,750 co-pay (child or adult) (Services exceeding a 24-month treatment period will require additional co-pays.)
Orthodontia Lifetime Maximum	\$2,500 per person (Includes \$300 for pre-orthodontic visit and treatment plan)		N/A

* For **non-network providers**, benefits are based on the customary and reasonable charge. You are responsible for any difference between the amount charged and the customary and reasonable charge, plus any deductible and/or coinsurance amount.

Changes to Dental Plan Premiums

Premiums for the Anthem PPO and HMO Dental Plans are increasing in 2025/26. The amount you pay depends on the plan and coverage tier you elect and the Los Angeles Fire and Police Pensions subsidies starting July 1, 2025.

Your Monthly Cost for Dental

Coverage Category	Anthem PPO Dental Plan	Anthem HMO Dental Plan (California Residents Only)
Single	\$83.00	\$32.24
2-Party	\$121.96	\$65.32
Family	\$131.74	\$99.40

Get Started on www.LAPRALive.org

Access www.LAPRALive.org to enroll or make changes to your benefits, update personal information, update beneficiary designations and more.

- 1) Open your web browser and delete your browser history/cookies. Then go to www.LAPRALive.org.
- 2) The first time you log in, click on the **REGISTER** button.
- 3) For Company Key, enter **LAPRA**. Then enter your **Social Security Number** and **date of birth**.
- 4) Click the **CONTINUE** button.
- 5) Fill in the information requested to create your account including a **user name** and **password**. Complete the three security questions and click the **CONTINUE** button.
- 6) On the Confirm screen, click the **CONTINUE** button.
- 7) Enter your user name and password and click on the **LOGIN** button.
- 8) Follow the onscreen instructions and complete the information requested.

Need Help Accessing www.LAPRALive.org?

Call LAPRA at 213-674-3701 or 888-252-7721 for assistance.

Reach Your Health Goals with the LAPRA Wellness Program

Get moving and take your health to the next level with the LAPRA Wellness Program. It's free to active and retired LAPRA members and their adult dependents 18+ who are enrolled in a LAPRA medical plan.

Get a free gym membership at more than 10,000 Prime fitness centers, connect with a health coach, join a quarterly wellness challenge and much more.

Get started at <https://lapra.sharecare.com>. If you have questions, call ShareCare at 855-817-0647.

The information contained in this Bulletin is designed to provide you with an overview of certain aspects of your 2025/26 medical, vision and dental options through the Los Angeles Police Relief Association, Inc. (LAPRA). This Bulletin does not include all program rules and details, including limitations and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be any inconsistencies between this Bulletin and the legal plan documents, the legal plan documents and insurance contracts are the final authority.



**Annual Enrollment
for your LAPRA
2025/26 medical
and dental plans
starts May 1, 2025.**

This is your once-a-year opportunity to evaluate your health care needs and make any changes to your medical or dental coverage and to add or remove dependents from your coverage.

**Annual Enrollment for your LAPRA
2025/26 benefits starts May 1, 2025.**

V2 Non-Medicare Eligible Retired Members

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