

## LAPRA 2024/25 Benefits Annual Enrollment Starts May 1

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 eligible dependents. The 2024/25 Annual Enrollment period starts May 1 and ends May 31 with benefits effective July 1.

### Medical Plan Updates

For 2024/25, you will continue to have the same plans and coverage options that you have today. There are some changes to medical plan premiums in 2024/25. The amount you pay depends on the plan and coverage tier you elect and the City of Los Angeles subsidies starting July 1, 2024. Member costs that will increase are indicated in **RED**. Member costs that will decrease are indicated in **GREEN**.

#### Active Members Medical Plan Costs Per Pay Period (Current vs. 07/01/24)

Lieutenants and Below						
Coverage Tier	Anthem PPO		Anthem HMO (CA Residents Only)		Kaiser HMO (CA Residents Only)	
	Current	07/01/24	Current	07/01/24	Current	07/01/24
Single	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2-Party	\$25.69	<b>\$0.00</b>	\$0.00	\$0.00	\$0.00	\$0.00
Family	\$123.19	<b>\$76.62</b>	\$106.88	<b>\$126.08</b>	\$0.00	\$0.00
Captains and Above						
	Current	07/01/24	Current	07/01/24	Current	07/01/24
Single	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2-Party	\$67.94	<b>\$66.23</b>	\$0.00	\$0.00	\$0.00	\$0.00
Family	\$165.44	<b>\$163.23</b>	\$149.13	<b>\$212.69</b>	\$0.00	<b>\$30.86</b>

### Dental Plan Updates

For 2024/25, the Anthem Blue Cross PPO Dental Plan calendar year maximum benefit is increasing from \$2,000 to \$2,500 (excluding orthodontia) and the orthodontia lifetime maximum benefit is increasing from \$1,750 to \$2,500.

There are some changes to dental plan premiums in 2024/25. The amount you pay depends on the plan and coverage tier you elect and the City of Los Angeles subsidies starting July 1, 2024. Member costs that will increase are indicated in **RED**. Member costs that will decrease are indicated in **GREEN**.

#### Active Members Dental Plan Costs Per Pay Period (Current vs. 07/01/24)

Lieutenants and Below				
Coverage Tier	Anthem PPO Dental Plan		Anthem HMO Dental Plan (CA Residents Only)	
	Current	07/01/24	Current	07/01/24
Single	\$1.50	<b>\$3.29</b>	\$0.00	\$0.00
2-Party	\$17.00	<b>\$19.87</b>	\$0.00	\$0.00
Family	\$19.50	<b>\$22.55</b>	\$2.70	<b>\$1.20</b>
Captains and Above				
	Current	07/01/24	Current	07/01/24
Single	\$3.00	<b>\$6.29</b>	\$0.00	\$0.00
2-Party	\$18.50	<b>\$22.87</b>	\$0.00	\$0.00
Family	\$21.00	<b>\$25.55</b>	\$4.20	\$4.20

(continued on page 2)

# LAPRA 2024/25 Benefits Annual Enrollment Starts May 1 (continued)

## Retired Members Medical and Dental Plan Premiums

For 2024/25, monthly premiums for all medical plans are increasing. Monthly premiums for the Anthem PPO Dental Plan are increasing while premiums for the Anthem HMO Dental Plan will remain the same. ■

## More Information About Annual Enrollment Coming Soon

More information including premiums for all medical and dental options will be included in upcoming Annual Enrollment communications mailed to your home or sent via email later this month. Annual Enrollment information will also be available on the [www.LAPRA.org](http://www.LAPRA.org) and the [www.LAPRALive.org](http://www.LAPRALive.org) websites.

## Self-Service Tools on [www.LAPRALive.org](http://www.LAPRALive.org)

You can access the LAPRALive self-service website any time during the year to:

- Update your personal information
- View your current benefits
- Make changes to your benefits (non-Medicare enrollees) due to a qualifying event (such as the birth of a child)
- Update beneficiary designation information
- Access forms and more

To access LAPRALive, go to [www.LAPRALive.org](http://www.LAPRALive.org) and enter user name and password and click on the **LOGIN** button. ■

[www.LAPRALive.org](http://www.LAPRALive.org)

## Long-term Care Insurance Premiums Increasing

Long-term Care (LTC) Insurance helps pay for the care you need when you can no longer care for yourself and can help protect your family's financial future. LAPRA provides members with a Core LTC benefit at no cost of \$1,500 per month for facility or home care up to two years after a 90-day

elimination period. Members can purchase additional protection for themselves through optional buy-up LTC insurance or purchase insurance for eligible family members.

With people living longer and the increasing cost to provide medical

and long-term care, we have been notified by Unum, our LTC insurance carrier, that premiums will be increasing up to 54% in the coming months. LAPRA will pick up 100% of the premium increase for the Core LTC benefit provided to members. If you purchased additional LTC protection for yourself or eligible family members, Unum will contact you directly by mail to explain your options before the premium increase takes effect. To speak to a Unum representative about your LTC coverage, call 800-227-4165 Mon-Fri 5 am to 5 pm PT. ■



# 2024 LAPRAF Scholarship Application Period Ends May 15

The application period for the Los Angeles Police Relief and Assistance Foundation (LAPRAF) 2024 scholarship program ends on May 15, 2024. Seven \$10,000 academic scholarships will be awarded to graduating high school seniors of LAPRA members. Applicants are evaluated on academic qualifications, service engagement and leadership development. Scholarship winners each receive \$2,500 per year awarded over four years. Scholarship winners must maintain an acceptable grade point average and a full load of college classes to receive their scholarship each year. Winners of the LAPRAF 2024 scholarship program will be featured in an upcoming Guardian Newsletter. ■

## Apply for an LAPRAF 2024 Scholarship by May 15

A 2024 Scholarship Application can be completed online and accessed from the LAPRA website at [www.lapra.org/lapraf.html](http://www.lapra.org/lapraf.html).

If you have questions regarding the 2024 scholarship program, send an email to [lapraf@lapra.org](mailto:lapraf@lapra.org) or call 213-674-3701. ■



## Where Are They Now?

Since winning a LAPRA scholarship in 2019, Makayla Walia has graduated from nursing school and is living her “dream job” as a pediatric cardiology nurse at Children’s Hospital Los Angeles (CHLA).

Makayla used her LAPRA scholarship to attend Southern Utah University. During her freshman year, she volunteered with the university’s Rural Health Scholars program, which provides medical care to rural populations. As a volunteer in the emergency room, she gained valuable experience that would help prepare for a nursing career.

As Director of Academics for Alpha Phi sorority, Makayla monitored her chapter’s academic status, set academic goals and coordinated study groups. During her three-year term, the chapter’s overall GPA improved.

In addition, as Alpha Phi’s VP of Health, Wellness and Accountability, Makayla coordinated external and internal activities, including a philanthropic event that raised \$13,000 for the American Heart Association for women’s heart health. As a member of the Nursing Honor Society, she worked to support nursing students’ mental health.

Makayla graduated in April 2023 with a 4.0 GPA and began working in the Heart Institute at CHLA, where she divides her time between the cardiovascular acute program and cardiothoracic ICU. She loves working with her young patients and learning all about cardiac conditions, and credits LAPRA with helping her realize her dream.

“LAPRA was a driving force behind achieving my goals both in and out



*Makayla Walia -  
2019 LAPRAF Scholarship Winner*

of school,” she says. “Because I didn’t have to work, I could focus on my studies and get involved with so many activities and leadership positions. That helped me create a strong package for future employers. I would like to thank LAPRA for investing in my future and making this all possible.” ■

## LAPRA 2024 Fitness Challenge Ends May 4

We're in the home stretch for the 2024 LAPRA Fitness Challenge with the final segment ending on May 4. This year participants on 34 teams are competing for individual and team cash awards totaling more than \$100,000!



Join us at the annual Fitness Challenge Awards Luncheon (details announced in the coming weeks). Final prizes for the top 10 individual with the most miles accumulated walking, running or cycling and the top 10 teams with the highest average miles walking, running or cycling over all segments will be announced.

Visit [www.lapra.org](http://www.lapra.org) for the latest 2024 Fitness Challenge results.

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Annual Enrollment for  
your 2024/25 LAPRA  
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and ends May 31.  
Look inside to what's  
new starting July 1, 2024.

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