

## LAPRAF 2017 Scholarship Program Now Accepting Applications

The Los Angeles Police Relief and Assistance Foundation (LAPRAF) is now accepting applications for the 2017 scholarship program. LAPRAF will be awarding four \$10,000 academic scholarships to graduating seniors for the 2017 fall school term. The scholarships are distributed over four years awarding \$2,500 per year. **The deadline to apply is May 15, 2017.**

### Eligibility Requirements

- Students must be high school seniors at the time they apply. An online application and the student’s most recently available school transcript must be submitted no later than May 15th of the calendar year the student plans on entering college.
- 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.

A 2017 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 2017 scholarship program, please contact:

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## Update on Changes to the Affordable Care Act

All eyes are on Washington as changes to the current health care law takes center stage. It’s not yet clear how the new administration in Washington plans to revamp the Affordable Care Act (ACA). Congress has pledged to repeal and replace the law, but details of a replacement plan are not yet clear. We do not yet know when (or even if) the ACA will be repealed in its entirety. We are closely watching what’s happening in Washington and will keep you informed as soon as we know if and how the changes will impact our health care plans. LAPRA is committed to continue to offer competitive health care benefits to help our members live healthier and provide a financial safety net in the event of serious health issues.

## Opportunity to Extend Credit & Identity Theft Monitoring Services

You may recall in early 2015 Anthem notified LAPRA members enrolled in an Anthem Blue Cross medical plan that it was the focus of a sophisticated cyber-attack. At the time, Anthem made Identity Repair/Credit & Identity Theft Monitoring services available for two years at no cost to members through AllClear ID.

Members enrolled in an Anthem Blue Cross medical plan as of January 1, 2017 are eligible to renew their Credit & Identity Theft Monitoring through All Clear ID at no cost. To renew your service, call AllClear ID at 855-227-9830 Monday-Saturday, 8 a.m. to 8 p.m. CT. Identify Repair is automatically available to members enrolled in an Anthem Blue Cross medical plan and no enrollment is required to renew this service. ■

# 2017 Open Enrollment Q&As



This year's open enrollment period for all medical and dental plans offered by the Los Angeles Police Relief Association (LAPRA) to its members is May 1 through May 31, 2017. This is the annual period during which members may make changes to their medical and/or dental plans, by changing plans or adding or deleting eligible dependents.

Please look for your open enrollment packet in the mail during the first week of May 2017. If you have moved and did not previously complete an address change form with LAPRA, you can download a form from the LAPRA website at [www.LAPRA.org](http://www.LAPRA.org), send an email with your new address to [Benefits@LAPRA.org](mailto:Benefits@LAPRA.org) or call LAPRA to request a form at (213) 674-3701 or (888) 252-7721.

Below are answers to some frequently asked questions about open enrollment and your LAPRA benefits.

**Q: What happens if I enroll in the Anthem CaliforniaCare HMO medical plan or the Anthem HMO dental plan and don't indicate a medical group or a dental office number on the enrollment form?**

**A:** If you do not list a medical group or dental office number on your enrollment form, Anthem will automatically assign you to one within 30 miles from your home address. If you're not satisfied with Anthem Blue Cross' selection, you should call Anthem's Customer Service at (800) 289-2250 to request a medical group change or dental office change.

**Q: Under the Blue Cross CaliforniaCare HMO plan, can I see any specialist I want?**

**A:** No. Your primary care physician will make the decision whether to refer you to a specialist and who that specialist will be.

**Q: If I change my Blue Cross plan from the PPO to the CaliforniaCare HMO, can I keep my same primary care doctor?**

**A:** Only if your doctor is your primary care doctor under the medical group you select when you enroll in the HMO.

**Q: If my spouse or domestic partner is a sworn active or retired LAPD officer, may we both enroll in the same medical and dental plans and have dual coverage?**

**A:** No. You are eligible to enroll for coverage as either a member or as a dependent, but not both. Your children may be covered as family members, but may not be covered under the same plan by more than one LAPRA member.

**Q: Can I change my medical plan election after the open enrollment period has closed?**

**A:** No. If your change is received by LAPRA and is postmarked after May 31, 2017 (the last day of the open enrollment period), it will not be processed and you will have to wait until the 2018 open enrollment period to make your change.

**Q: How do I add my domestic partner to my medical and/or dental plans?**

**A:** First request an affidavit to add your domestic partner by calling:

**Active Members:** the City Employee Benefits Department at (213) 978-1600.

**Retired Members:** the Pension Department at (213) 279-3000.

Next, call LAPRA to request the necessary medical and dental enrollment forms. Please be aware that even though you may complete an affidavit, addition of your domestic partner to your medical and dental plans is not automatic. You also need to make sure that the plan enrollment forms are completed and mailed to LAPRA.

**Q: I have a child who is under age 26 and not a full-time student. May I add my child to my LAPRA plans?**

**A:** Yes. You may add your child to your LAPRA medical and dental plans provided you complete the required enrollment forms during the open enrollment period. Coverage may continue until your child's 26<sup>th</sup> birthday.

**Q: What happens to my medical plan if I move out of state?**

**A:** Your PPO medical plan is the same regardless of the state in which you reside. If you are covered by the Blue Cross CaliforniaCare HMO or Kaiser HMO, you will need to change to the PPO plan.

**Q: When does my Blue Cross PPO deductible start?**

**A:** The Blue Cross PPO plan has both an in-network and out-of-network calendar year deductible (January 1 through December 31). Even though you may enroll in the plan July 1, the deductibles start over again in January.

**Q: What happens if I enroll in the Anthem CaliforniaCare HMO medical plan or the Anthem HMO dental plan and don't indicate a medical group or a dental office number on the enrollment form?**

**A:** If you do not list a medical group or dental office number on your enrollment form, Anthem will automatically assign you to one within 30 miles from your home address. If you're not satisfied with Anthem Blue Cross' selection, you should call Anthem's Customer Service at (800) 289-2250 to request a medical group change or dental office change.

**Q: How will I know any changes I make have been applied to my coverage?**

**A:** Once LAPRA receives your completed forms and any required documentation, you will receive a confirmation letter advising you of your coverage change and the effective date. If you are adding a dependent, your confirmation letter will indicate the name of the dependent that was added along with the effective date. If you do not receive a confirmation letter, please call our office to inform a benefits representative at (213) 674-3701 or (888) 252-7721. ■

## Keeping Beneficiary Designations Up-to-Date

As a member of the Los Angeles Police Relief Association (LAPRA) and/or the Los Angeles Police Retirement Benefit and Insurance Association (RB&I), you receive life insurance benefits designed to help protect your loved ones in the event of your death. At the time you joined LAPRA and/or RB&I, you were asked to fill out a form designating a beneficiary to receive the proceeds of your life insurance in the event of your death.

It's important to review your beneficiaries from time-to-time and keep your records up-to-date. Changes in your family situation (such as a marriage, divorce, birth or adoption) do not automatically alter or revoke your beneficiary designation(s). For information on your current beneficiary designations, call LAPRA at (213) 674-3701 or (888) 252-7721. ■

## Check Your Beneficiary Information During Open Enrollment

As part of your LAPRA medical and dental plan Open Enrollment packet mailed to your home, a Statement of Current Elections is included which shows your current LAPRA medical and dental plan enrollment and the dependents covered under your plans. New this year, we will include a list of beneficiary designations we have on file for any life insurance benefits for which you are enrolled. Your packet will also include a Beneficiary Designation Form which you can complete and return to LAPRA if you wish to make any changes to your beneficiaries.



Los Angeles Police Relief Association, Inc.  
 600 North Grand Avenue  
 Los Angeles, California 90012

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*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 [guardianeditor@lapra.org](mailto:guardianeditor@lapra.org). Members with specific concerns are urged to contact the appropriate Board member at the number listed below.*

**Los Angeles Police Relief Association  
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## Mark Your Calendar

**LAPL Membership Outreach Days**  
 Thursday, April 6 - Northeast Station  
 Thursday, April 13 - Hollenbeck Station  
 Thursday, June 8 - Foothill Station  
 Thursday, June 22 - Pacific Station

**LAPRA Benefits Open Enrollment**  
 May 1 - May 31

**LARPA Annual Barbecue**  
 Wednesday, June 7, 12 p.m.-3 p.m.  
 Grace E Simons Lodge  
 1025 Elysian Park Drive  
 Los Angeles, CA 90012

Deadline to RSVP is May 29. Download an RSVP form at [www.lapra.com](http://www.lapra.com). Click on **Newsletters** then click on **Spring Issue 2017** and go to page 17.

**Questions?** Call 888-288-5073