

**CITY OF LOS ANGELES
DEPARTMENT OF FIRE AND POLICE PENSIONS
MEDICAL AND DENTAL BENEFITS**

Effective July 2019

Dear Retiring Firefighter,

Congratulations on your retirement. Enclosed is a pamphlet which you may find useful in answering some of the most common questions regarding medical and dental insurance coverage. We coordinate health and dental insurance with select associations in hopes that you will be able to find a plan suitable for your medical and/or dental needs. Currently, you do not qualify for a subsidy as you must be *at least 55 years of age* with 10 or more years of service (pursuant to the Administrative Code). If you do not presently wish to enroll in an association plan, you may do so at a later time. However, unless it is determined that you may enroll due to a qualifying event (please contact the association for specifications), note that the annual open enrollment period is typically in the month of May, so please plan accordingly. You should contact the associations listed to determine if there are any eligibility requirements you will be required to meet prior to receiving coverage. Listed below are some of the plans offered.

*For reference, the current maximum subsidy for non-Medicare members with at **least 21 years of service** is \$921.82 for medical and \$37.46 for dental. The medical subsidy is anticipated to increase no more than 7% per year per the Administrative Code. However, any increase is at the discretion of the Board of Fire and Police Pensions.*

HEALTH

PLAN	CURRENT MONTHLY PREMIUM			CONTACT
	SINGLE	TWO PARTY	FAMILY	
KAISER HMO	\$757.87	\$1,487.89	\$1,874.79	LAFRA
FIRE MEDICAL PPO	\$1,023.94	\$1,658.56	\$2,100.16	LAFRA
BLUE CROSS HDHP PPO	\$1,158.89	\$1,275.39	\$1,325.39	UFLAC
CALIFORNIA CARE HMO	\$1,707.88	\$1,730.21	\$1,742.67	UFLAC

***Please note that subsidies are paid up to the monthly premium amount; any unapplied subsidies are forfeited.*

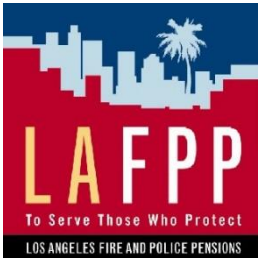
DENTAL

PLAN	MONTHLY PREMIUM			CONTACT
	SINGLE	TWO PARTY	FAMILY	
DIRECT	\$72.00	\$104.00	\$155.00	UFLAC
METLIFE DHMO	\$43.24	\$82.27	\$82.27	UFLAC
METLIFE PPO	\$75.99	\$121.09	\$180.96	UFLAC

Please contact the administering association for plan details or to enroll in a City-approved medical and dental plan.

**Los Angeles Firemen's Relief Association
(LAFRA)**
815 Colorado Blvd., 4th Floor
Los Angeles, CA 90041
(800) 244-3439

**United Firefighters of Los Angeles City
(UFLAC)**
1571 Beverly Blvd.
Los Angeles, CA 90026
(800) 252-8352 or (213) 895-4006



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MEDICARE

Upon turning 65, retirees must enroll in Medicare to the full extent of their entitlement in order to continue receiving a city subsidy. In addition, your covered dependents (e.g., spouse/domestic partner, dependent child) must enroll in Medicare to the full extent of their eligibility at age 65. Retirees with Medicare Part A and Part B coverage may qualify for a different subsidy amount and may be eligible for an additional dependent subsidy as well as a monthly reimbursement for the basic Medicare Part B premium.

HEALTH INSURANCE PREMIUM REIMBURSEMENT PROGRAM

For retirees who decide to purchase alternate health insurance, we offer the Health Insurance Premium Reimbursement Program (HIPR). HIPR is an additional option that enables retirees the flexibility to select a health insurance provider that best suits their needs. Participants in the HIPR program pay their premiums first and are reimbursed quarterly after submitting the necessary supporting documents. Reimbursement may not exceed their maximum monthly subsidy amount. If you would like to find out more information, please contact us at the number below.

**Please note, HIPR payments do not qualify for the \$3,000.00 tax exclusion available through the Pension Protection Act (PPA) of 2006 (see below).*

TAX EXCLUSION

Under the Pension Protection Act of 2006, Section 845, retired public safety officers with a taxable pension who meet eligibility requirements may have a tax exclusion from gross income for up to \$3,000 per year for health and dental insurance premiums deducted directly from their pension checks and paid directly to their health and/or dental plans by LAFPP. This exclusion from gross income will have a positive tax advantage. Members can locate the end-of-year deduction totals for their medical and/or dental premium payments on their December 31 payroll stub.

Please confer with your tax professional as to specific eligibility and reporting requirements.

CONTACT US

If you have any questions concerning your health and/or dental subsidies, please visit our website at www.lafpp.com/LAFPP/retired or contact us at (213) 279-3115 or (844) 885-2377 EXT. 93115.

Thank you for your dedication to the City of Los Angeles.

Sincerely,
Medical and Dental Benefits Section