



EAA

2024 OPEN ENROLLMENT

Open Enrollment is your opportunity to enroll in the enhanced dental plans that are negotiated and offered by your union, EAA! Changes made during Open Enrollment will be effective January 1, 2024.

2024 OPEN ENROLLMENT HIGHLIGHTS

- **NEW** Effective January 1, 2024, EAA dental plans now **include** MetLife Accident insurance
 - Members have access to a lump sum benefit, to spend at their discretion, as the result of an accident!
- No change to dental plan benefits!
- No change to member costs!

EAA OFFERS THREE COMPREHENSIVE DENTAL PLANS (IN LIEU OF THE CITY OF LA PLANS) THAT INCLUDES NEW ACCIDENT BENEFITS!

Effective January 1, 2024, EAA's NEW MetLife Accident plan is now included with EAA dental plans! The EXCLUSIVE MetLife Accident plan benefits are NOT available in any of the City of LA plans.

1. United Concordia (UCCI) Dental HMO:

- No deductibles and copays vary based on the procedure
- Includes adult and child orthodontia!

2. United Concordia (UCCI) Basic PPO:

- \$50 single/\$150 family annual deductible
- \$1,500 annual maximum
- \$1,000 orthodontia lifetime maximum for children up to age 19

3. United Concordia (UCCI) High Option PPO:

- \$50 single/\$150 family annual deductible
- \$2,000 in-network annual maximum (**\$500 higher benefit than the City of LA Delta Dental plan***)
- \$2,000 in-network orthodontia lifetime maximum for children up to age 19 (**higher benefit than the City of LA Delta Dental plan***)

**City of LA Delta Dental plan benefits based off 1/1/23 information available on the LA Well website*

2024 MONTHLY COSTS - EFFECTIVE JANUARY 1ST, 2024

Tier	Total Monthly Premium*	City Pays	Semi-Monthly Member Deductions
HMO			
Member	\$51.86	\$42.93	\$4.47
Member +1	\$51.86	\$42.93	\$4.47
Family	\$51.86	\$42.93	\$4.47
Basic PPO			
Member	\$70.62	\$42.93	\$13.85
Member +1	\$123.98	\$42.93	\$40.53
Family	\$199.10	\$42.93	\$78.09
High Option PPO			
Member	\$86.53	\$42.93	\$21.80
Member +1	\$153.81	\$42.93	\$55.44
Family	\$248.55	\$42.93	\$102.81

**Total Monthly Premium includes all coverage: UCCI Dental and MetLife Accident rates.*

ALL EAA DENTAL PLANS INCLUDE ACCIDENT BENEFITS THROUGH METLIFE!

EAA BENEFITS SUMMARY

UNITED CONCORDIA DENTAL PLANS

Benefit	DHMO	Basic PPO In-Network/ Out-of-Network	High Option PPO In-Network/ Out-of-Network
Calendar Year Deductible	N/A	\$50 Single / \$150 Family (Excludes Class I & Orthodontics)	
Calendar Year Maximum	N/A	\$1,500 (Excludes Orthodontia)	\$2,000 / \$1,500 (Excludes Orthodontia)
Class I - Preventive	Copay Varies	100% / 100%	100% / 80%
Class II - Basic	Copay Varies	90% / 80%	100% / 80%
Class III - Major	Copay Varies	60% / 50%	80% / 50%
Orthodontia (Children up to Age 19)	Copay Varies	0% / 0%	50% / 50%
Orthodontia Lifetime Maximum	N/A	\$1,000	\$2,000 / \$1,500

NEW! EFFECTIVE JANUARY 1, 2024 METLIFE ACCIDENT PLAN

- Exclusive benefit included in all EAA dental plans
 - Lump-sum benefit for covered injuries and services resulting from an accident
 - Unlimited benefits for covered services resulting from an accident which include, but are not limited to, fractures, hospital admissions, ER visits, and more!

EAA METLIFE ACCIDENT PLAN

Examples of Covered Injuries/Services

Coverage	Benefit
Fractures (Open/Closed)	Up to \$8,000
Burns	Up to \$10,000
Concussion	\$250
Laceration	Up to \$400
Broken Tooth	Up to \$200
Eye Injury	\$300
Ground/Air Ambulance	\$300/\$1,000
Emergency Care	Up to \$150
Therapy Services	Up to \$75
Medical Appliance	Up to \$750
Surgery	Up to \$1,500

ENROLLMENT INFORMATION

If you currently belong to one of the City Dental Plans and wish to enroll in one of the EAA plans:

1. Contact benefits@eaaunion.org at the EAA office to confirm your eligibility and request a dental package. Complete the enrollment application and return by October 31, 2023.
2. Contact Teresa Rubio at (213) 972-8179 or per.empbenefits@lacity.org between October 1 and October 31, 2023 to cancel your City of LA Delta Dental coverage.

Please note: The benefits and enhancements listed above are a summary only. For a complete list of benefits, exclusions, and limitations, please view the complete schedule of benefits.