

**Under federal law and LAwell plan rules, LAwell coverage will terminate the last day of the month that your child turns 26.**

## How to Continue Coverage

Your child may choose to continue medical, dental, and vision coverage through **COBRA**. Read more information on page 2.

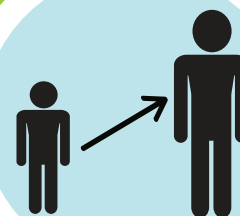


## Disabled Child 26 or Older

Your disabled child age 26 or older may continue to be eligible if that child is dependent on you for support, was disabled before age 18, and is certified as disabled each year by the insurance company for your health plan.

## Qualifying Life Event

Your dependent child turning 26 is considered a qualifying life event and you may be able to make benefit changes within **30 days of the qualifying life event**. Read more information on page 2.



## What Benefits You Can Change When a Dependent Child Turns 26

The following are some examples of changes you can make:

- Remove your spouse and dependent children from health and dental coverage.
- Enroll in or change your amount of supplemental and dependent life insurance, accidental death and dismemberment (AD&D) and supplemental disability insurance
- Enroll in, increase or decrease Healthcare Flexible Spending Account and Dependent Care Reimbursement Account contributions.

## How to Report Changes



Log into your Benefits Central Portal account at **keepingLAwell.com**



Or call **833-4LA-WELL** (833-452-9355).  
Monday through Friday, 8 a.m. to 5 p.m.

## COBRA

- COBRA (Consolidated Omnibus Budget Reconciliation Act of 1986) is a law that allows employees, and their enrolled dependents, who lose eligibility for LAwell benefits to continue some of the health insurance coverages they had through the LAwell Benefits Program as an active employee.
- If you choose to purchase COBRA coverage, you will pay the full premium cost of the benefit, plus any administration fee. The insurance carriers will bill you directly for coverage from your benefits termination date through the month after your forms are received by the insurance plan.
- The Employee Benefits Division (EBD) will receive notification of your ineligibility event (retirement, termination, or loss of hours) approximately 2-4 weeks after the effective date, and will send you and each of your enrolled dependents a COBRA package explaining continuation coverage rights and payment procedures. The package will be sent to the address you have on file in the City's payroll system. Per federal regulation, we cannot provide your COBRA notice until after your ineligibility event occurs and is fully documented.
- You have 60 days from the date of your COBRA notification to enroll and 45 days from your enrollment to pay your first premium to the appropriate insurance company. By law, your COBRA coverage will be retroactive to the effective date of your ineligibility event.

For more information about COBRA, including costs, visit **keepinglawell.com/cobra**.

## LEARN MORE:

### Employee Benefits Division



For more information or to download required forms, visit **keepingLAwell.com**.  
Email us at **per.empbenefits@lacity.org**.



Or call **213-978-1655**.  
Monday through Friday 8 a.m. to 4 p.m.

*This summary provides only highlights of life event changes and the LAwell Program. It does not change the terms of your benefit plans or the official documents that control them. If there are any inconsistencies between this summary and the official plan documents, the plan documents will govern. Plan documents are the legal papers that describe the benefit plan rules in detail. They may include insurance policies and similar kinds of contracts.*

