

Workers' Compensation claims are a function of the Workers' Compensation Division of the Personnel Department. For more information contact the Workers' Compensation Division or visit [per.ci.la.ca.us/WorkCmp](http://per.ci.la.ca.us/WorkCmp).

This guide is designed to demonstrate how Worker's Compensation affects LAwell benefit eligibility.

## What is Worker's Compensation leave through IOD?

An approved leave for a work- related injury or illness, and you are receiving injury or disability "IOD" pay through the City's payroll.

### **Can my LAwell benefits continue?**

Your benefits can continue through Direct Bill. For more information about Direct Bill, see page 2.

### **Can my City subsidy continue?**

Your City subsidy can continue, only if your approved leave is supplemented with the minimum number of compensated hours. 40 hours for full-time employees and 20 hours for half-time employees.

## What is Worker's Compensation leave through State Rate?

An approved leave for a work- related injury or illness, and you are receiving injury or disability "IOD" pay through the City's payroll.

### **Can my LAwell benefits continue?**

Your benefits can continue through COBRA. However, if you continue to receive a City payroll paycheck, without any lapse, your benefits can continue through Direct Bill. For more information about COBRA and Direct Bill, see page 2.

### **Can my City subsidy continue?**

Your City subsidy can continue, only if your approved leave is supplemented with the minimum number of compensated hours. 40 hours for full-time employees and 20 hours for half-time employees.

## Direct Bill:

- Employees who are eligible for LAwell benefits but lose eligibility for the City subsidy may continue their benefits through Direct Bill by paying the full unsubsidized premium. Additionally, employees who do not receive enough compensation through City payroll to pay their share of benefit premiums may also continue their benefits through Direct Bill.
- City employees on or off payroll may continue LAwell benefits through Direct Bill for a period not to exceed six months. After a continuous six-month period of Direct Billing, employees may continue benefits through COBRA.
- Direct bills will be sent to you by the Personnel Department, Direct Billing Section. Your payment must be received within 15 days of the date of the billing letter or benefits may be terminated back to the last date for which premiums were paid.
- Direct Bill allows an employee to continue coverage currently in force under certain conditions. Direct Bill status is not a qualifying life event, and members are not allowed to add coverage or modify covered dependents based on their Direct Bill eligibility status.

## 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](https://keepinglawell.com/cobra).

## LEARN MORE:

### Employee Benefits Division



For more information or to download required forms, visit [keepingLAwell.com](https://keepingLAwell.com).  
Email us at [per.empbenefits@lacity.org](mailto: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.*

