

RESIGNING FROM THE CITY

When you resign from the City, your LAwell Benefits end at midnight on the date your employment ends with the City.

You must be paid at least 40 qualifying hours (HW, SK, VC, HO, etc.) in your final pay period in order to maintain eligibility for LAwell benefits through midnight on the date your employment with the City ends.

MEDICAL, DENTAL, & VISION

If you and/or your dependents want to continue LAwell benefit coverage, you and/or your dependents can enroll in COBRA continuation coverage. You will have **60 days** from the date of notification of your COBRA rights to select COBRA coverage. The City does not share in the cost of COBRA coverage; you will be financially responsible for the full cost of coverage. See more COBRA information on page 2 or visit keepinglawell.com/cobra.



LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

You can continue these benefits through either Conversion or Portability. You must complete the Conversion or Portability Insurance Application and pay the premium directly to the Standard Insurance Company within **60 days** of the date your active coverage ended.



DISABILITY INSURANCE

Your disability insurance cannot be continued after you separate from City service. If you have submitted a disability claim prior to losing LAwell benefits eligibility, you may continue to receive disability benefits through the duration of the claim. However, you are not eligible to submit new claims.



HEALTHCARE FLEXIBLE SPENDING ACCOUNT (HCFSA) & DEPENDENT CARE REIMBURSEMENT ACCOUNT (DCRA)

These benefits cannot be continued after you separate from City service. You may only use any remaining balance toward eligible expenses that were incurred up to the last day of your City employment. See more information on page 2.



HCFSA & DCRA

- You may only use any remaining balance toward eligible expenses that were incurred up to the last day of your City employment.
- Any expenses you incur after the last day of your City employment are not eligible for reimbursement. Under IRS regulations, any remaining funds will be forfeited. You will not receive a refund of any remaining balance you have in your HCFSA and/or DCRA.
- The deadline for filing claims for eligible expenses is April 30 of the next calendar year.
- Under IRS regulations, if you don't file your claims by the April 30th deadline, any remaining funds will be forfeited. You will not receive a refund of any remaining balance you have in your HCFSA and/or DCRA.

CONVERSION & PORTABILITY

- To convert or port your insurance policy, you must complete the Conversion or Portability Insurance Application and pay the premium directly to the Standard Insurance Company within 60 days of the date your active coverage ended. The applications are available at keepinglawell.com/life-insurance-forms.

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 about COBRA, visit keepinglawell.com/eligibility
Or contact the LAwell COBRA Coordinator by email 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.

