

**Your LAwell Benefits end at midnight of the last day of the calendar month in which you retire.**

## MEDICAL, DENTAL, & VISION

**You can enroll into retiree health coverage with LACERS or choose to continue LAwell health coverage through COBRA. LACERS:** Your retiree medical and dental coverage with LACERS is separate from your active employee LAwell coverage. You have an enrollment window tied to your retirement date to enroll in LACERS health coverage or you must wait until the next annual enrollment. Contact LACERS for more information.

**COBRA:** COBRA offers you an opportunity to continue some of the insurance coverage you had through the LAwell Benefits Program as an active employee after you leave City service. See more COBRA information on page 2 or visit [keepinglawell.com/cobra](http://keepinglawell.com/cobra).



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

**You can continue these benefits through either Conversion or Portability.**

As a retiree, you may convert or port your Group Life insurance coverage for yourself and your dependents. You may also port the Group AD&D insurance coverage for yourself and your dependents. You have **60 days** to continue either of these insurance plans. See more conversion information on page 2.



## 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.



## DEPENDENT CARE REIMBURSEMENT ACCOUNT & HEALTHCARE FLEXIBLE SPENDING ACCOUNT

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

## LEARN MORE:

### Employee Benefits Division

For more information about COBRA, visit [keepinglawell.com/eligibility](https://keepinglawell.com/eligibility)

Or contact the LAwell COBRA Coordinator by email at [per.empbenefits@lacity.org](mailto:per.empbenefits@lacity.org)

Or call 213-978-1655, Monday through Friday, 8:00 a.m. to 4:00 p.m.

### LACERS: LA City Employees' Retirement System

Contact LACERS at least 60 days before you plan to retire at 1-800-779-8328 or visit [lacers.org](https://lacers.org).

### LA457: City of Los Angeles Deferred Compensation Plan

For more information on the Deferred Compensation Plan, visit [LA457.com](https://LA457.com) Or call 844-523-2457, Monday - Friday from 8:00 a.m. - 4:00 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.*

