

THE CITY AND THE DEPARTMENT OF WATER & POWER (DWP)

TRANSFERRING FROM THE DEPARTMENT OF WATER & POWER (DWP) TO THE CITY

When LAWell Benefits Begin:

- **If you worked for the City earlier in the same calendar year**

Once you have met LAWell eligibility* requirements, you will automatically be reinstated to the LAWell Benefits you had before leaving the City. You will receive a confirmation statement of these benefits, and you will have 15 days from the date on your confirmation statement to make any changes to your benefits. Your coverage will be effective the day your City department reports your transfer.

- **If you have not previously worked for the City or it has been more than a year since you worked for the City**

Once you have met LAWell eligibility* requirements, you will receive an enrollment package within 4 to 6 weeks. However, you may enroll into LAWell benefits during the week you receive your first City paycheck that meets LAWell eligibility requirements. See the "Newly Hired Employee" mini guide.

When DWP Benefits End:

To find out when DWP coverage ends, contact the **DWP Health Plans Office at 213-367-3539**.

If you experience a break in benefits coverage when transferring to the City from DWP, you may continue DWP medical, dental and vision benefits through COBRA. COBRA (Consolidated Omnibus Budget Reconciliation Act of 1986) is a law that allows employees and their dependents to continue health coverage after leaving employment. **Contact the DWP Health Plans Office at 213-367-3539 to find out more about COBRA.**

TRANSFERRING FROM THE CITY TO THE DEPARTMENT OF WATER & POWER (DWP)

When LAWell Benefits End:

When transferring from the City to DWP, LAWell Benefits, for you and any enrolled dependents, **will end on the last day of the month in which City employment ends.**

When DWP Benefits Begin:

To avoid a break in benefits, contact the DWP Health Plans Office to enroll in health and/or dental coverage. You must enroll within 31 days of the effective date of your transfer. **Contact the DWP Health Plans Office at 213-367-3539.**

If you experience a break in benefits coverage when transferring from the City to DWP, you may continue LAWell medical, dental and vision benefits through COBRA. See COBRA FAQ on page 2.



THE CITY AND THE DEPARTMENT OF WATER & POWER (DWP)

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.

Tax-Advantaged Spending Accounts

When transferring from the City to DWP, your participation in the Healthcare Flexible Spending account (HCFSAs) and the Dependent Care Reimbursement account (DCRA) ends on the last day of the month in which you worked for the City before transferring to DWP. 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 HCFSAs 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 HCFSAs and/or DCRA.

If you decide to join an HCFSAs or DCRA account at DWP, you may not elect an amount that exceeds the annual maximum amount as determined by federal law. This includes the amount you have contributed while working for the City. The annual maximum amount you may contribute to an HCFSAs or DCRA, remains the same regardless of your employer. You will be violating federal tax law if you exceed the annual maximum amount by contributing to multiple HCFSAs or DCRA accounts.

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.