VACCINE MANDATE & LAwell Coverage

In August 2021, the City of Los Angeles adopted City Ordinance 187134, requiring all City employees to prove their COVID-19 vaccination status or apply for exemption. A FAQ provided by the City is available here. Any questions about the vaccine mandate should be directed to the employee's HR; a list of HR contacts is available here.

The LAwell Program *cannot* comment to or address any portion of the COVID vaccine mandate, or the City's enforcement actions resulting from City Ordinance 187134.

The following Frequently Asked Questions apply to LAwell Program-provided coverage only.

Q. If I am put off duty due to my vaccination status, what happens to my LAwell Program coverages including medical, dental, vision, etc.?

A. LAwell program rules remain unchanged and will be fully enforced to all employees receiving LAwell coverage. Therefore, any employee who goes off duty due to the vaccine mandate will be treated like any unpaid leave and subject to direct billing or cancelation.

Please see the Leaves and Reduced Hours section of the FAQs (https://www.keepinglawell.com/faq-leaves) or review pages 56 and 63-65 of your annual **Enrollment Guide** for more information.

Q. If I take compensated time when placed off duty, will I still receive a bill?

- **A.** To continue having the City subsidy apply to your LAwell coverages, you must have minimum compensated hours (such as HW, SK, VC, etc.) <u>each pay period</u> as follows:
 - Full-time employees at least 40 hours
 - Half-time employees at least 20 hours

Failure to maintain the minimum compensated hours <u>in any single pay period</u> will result in the City not paying the subsidy for your LAwell coverage. You will be billed for the full premium cost of your LAwell coverage for any pay period where minimum hours are not met.

Q. What happens to my LAwell coverage if I don't pay my bill while off duty?

A. The billing notice will outline your options and deadlines to pay. Failure to pay a bill will result in <u>termination of coverage retroactively.</u> If the LAwell coverage termination is a COBRA-eligible termination, a COBRA notice will be generated providing you a secondary option to continue coverage.

Q. When does my LAwell coverage restart if I return to work?

- **A**. Coverages terminated do not restart until an employee meets LAwell eligibility requirements *after* returning to work, as follows:
 - Employees who <u>return to work in the same calendar year</u> as LAwell coverage termination will have their LAwell coverages automatically reinstated prospectively after their eligibility - including the minimum compensated hours requirement - are verified by LAwell.
 - Employees who <u>return to work in a different calendar year</u> then when LAwell coverage was terminated will receive an offer to elect coverage after eligibility is verified, and coverage will not be in effect until the employee makes an election or defaults into coverage, as outlined on the benefits offer.

Please Note: The results of a Skelly process <u>will not</u> retroactively change the provision of LAwell coverage. Employees needing to continue coverages during an employment termination period should not wait for the results of the Skelly process and should take immediate action in one of the following ways:

- a) through COBRA enrollment, when they receive their COBRA offer from LAwell,
- b) through a Civil Service Commission (CSC) health continuation option, but only if you appeal your termination with the CSC (see question below), or
- c) independently through a non-City of LA coverage option, such as the Healthcare Marketplace: CoveredCA.com.

Q. What happens to my LAwell coverage if I separate employment due to my vaccine status?

A. Any separation of employment – other than retirement through LACERS – results in <u>same day</u> <u>termination</u> of LAwell coverage. Your City of Los Angeles employment termination effective date will be the last day of your LAwell coverage.

Due to City record/payroll processing, it may take multiple weeks before your healthcare providers receive termination notice. Any healthcare services rendered after your City of Los Angeles employment termination date are uncovered services, and you will eventually receive a bill from the provider for those services rendered.

A COBRA offer will be made to any employment termination event for coverages in force at the time of employment termination. Successful enrolment into COBRA and payment of COBRA premiums is required to have any services rendered after employment termination treated as covered services under the terms of the City's group plan.

Additionally, employees who enter into a Skelly process and appeal their employement termination with the Civil Service Commission (CSC) may also receive a "HEALTH INSURANCE COVERAGE WHILE ON APPEAL FROM DISCHARGE OR SUSPENSION" notice from the CSC informing them of their ability to continue medical coverage while they await the result of their appeal. Employees wishing to continue medical coverage must contact the Employee Benefits Division within 10 days of receiving this notice to opt into this option.

Q. Can I get free COBRA coverage through the American Rescue Plan?

A. The American Rescue Plan Act provided an option for involuntary terminated coverage to be continued for free, but only during the months of April 2021 to September 2021. Any COBRA coverage from October 2021 forward is subject to full payment of COBRA premiums.