



LAWell EMPLOYEE BENEFITS PROGRAM

Your LAWell Program Benefits Upon Retirement

Below are Frequently Asked Questions for employees who qualify for the City of Los Angeles Separation Incentive Program (SIP). For additional LAWell Program benefits information, please visit www.keepinglawell.com.

When will my LAWell Program benefits end?

If you retire through LACERS using the SIP, your LAWell Program benefits will end on the last calendar day of the month in which you retire. Your LAWell Program coverage for your final month of employment is maintained in full provided your City paychecks cover all monthly required benefits deductions. If amounts are owed you will be separately billed for those costs.

When will my retirement benefits begin?

You should contact the Los Angeles City Employees' Retirement System (LACERS) for all questions regarding your retiree benefits and when they are available to you.

What if I wish to continue some of my LAWell Program benefits after I retire?

Federal law under the Consolidated Omnibus Budget Reconciliation Act (COBRA) provides certain rights for continuing health, dental, and vision coverage after leaving employment. You can continue the LAWell Program medical, dental, and vision benefits through COBRA. You can also continue life insurance and Accidental Death and Dismemberment (AD&D) insurance through Portability or Conversion as detailed later. Disability insurance benefits, Support Plus-Employee and Family Assistance Program (EFAP) benefits, and all tax-advantaged spending accounts cannot be continued after retirement.

When will I receive my COBRA offer of coverage?

Your retirement & LAWell Program benefits termination must both take place before a COBRA offer can be made. This means you will receive your COBRA offer after your LAWell Program benefits end, typically about two weeks after coverage ends. Once a COBRA offer is made, you will have 60 days to enroll into coverage and an additional 45 days from your enrollment to pay your first premium payment. Your COBRA coverage will be retroactive to your termination date as long as you submit your payment by the required deadline.

Can I exercise my rights under COBRA to continue coverage for a spouse/domestic partner or dependent child in the LAWell Program?

Yes. COBRA continuation coverage applies to any dependent covered at the time of coverage termination. You are not required to enroll everyone you currently cover.

How much does LAWell Program COBRA coverage cost?

Following are current **monthly** COBRA rates for 2020, inclusive of fees. However, these monthly rates are subject to change. *(Please note: COBRA premiums must be paid retroactively to the coverage termination date.)*

| Plan | Individual | Employee + Spouse | Employee + Child(ren) | Family |
|---------------|------------|-------------------|-----------------------|------------|
| Anthem Narrow | \$685.10 | \$1,508.28 | \$1,301.74 | \$1,781.34 |
| Anthem Full | \$967.42 | \$2,128.30 | \$1,838.08 | \$2,515.32 |

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|--------------------|------------|------------|------------|------------|
| Anthem Vivity | \$575.10 | \$1,265.28 | \$1,092.72 | \$1,495.32 |
| Anthem PPO | \$1,101.72 | \$2,423.82 | \$2,093.26 | \$2,864.50 |
| Kaiser | \$622.12 | \$1,366.26 | \$1,242.24 | \$1,614.32 |
| Delta HMO | \$17.12 | \$31.91 | \$28.62 | \$36.96 |
| Delta PPO | \$53.51 | \$100.31 | \$104.00 | \$139.52 |
| Delta Preventative | \$7.85 | \$14.40 | \$16.16 | \$23.34 |
| EyeMed | \$9.55 | \$9.55 | \$9.55 | \$9.55 |

How can I continue my Life Insurance or my AD&D Insurance through Portability or Conversion?

Portability allows you to continue group coverage at group rates, whereas Conversion allows you to continue your coverage as an individual policy. To select portable coverage or to convert coverage, you must complete a form within 60 days from the date your employment or dependent coverage ends.

To apply for Portability, call 213-978-1655.

To apply for Conversion, download forms at www.keepinglawell.com, or through the Standard Insurance Company at standard.com/employee-benefits/city-los-angeles.

Deadline: you must apply within 60 days from the effective date of your retirement.

How long do I have to submit claims for my tax-advantaged spending account?

For any Healthcare or Dependent Care account held in calendar year 2020, you will have until April 30, 2021 to submit claims for expenses incurred up to the last day of your City employment. Any expense incurred after the date your employment terminates is not eligible for claim reimbursement.

What should I know about Medicare and the LAwell Program?

If you are currently Medicare eligible and did not enroll in Medicare while working, you will need to enroll in Medicare when you leave City service or you may be charged a late enrollment penalty. When you apply, the federal Centers for Medicare and Medicaid Services (CMS) will provide you with a Request for Employment Information form. Your LAwell Program member representative will help you complete this form. Please contact your City Hall member representative phone number listed below or email per.empbenefits@lacity.org:

Last names: A - F ⇒ Phone: 978-1615

Last names: G - I & K - M ⇒ Phone: 978-1600

Last names: N - V ⇒ Phone: 978-1640

Last names: J, W - Z ⇒ Phone: 978-1611

In addition, CMS may also ask if you had “creditable coverage,” meaning proof that you were previously enrolled in a plan that meets Medicare requirements for prescription drug coverage. You can find the LAwell Program’s Medicare Part D Notice of Creditable Coverage in the Important Legal Notice section of each annual CHOOSEwell Enrollment Guide. The past 10 years of LAwell Program enrollment guides are available online at www.keepinglawell.com.

Where can I get more LAwell Program benefits information?

Visit our website at keepingLAwell.com or contact the LAwell Program Benefits Services Center in one of the following ways:



Phone: **833-4LA-WELL (833-452-9355)** Mon-Fri 8am to 5pm
 Email: per.empbenefits@lacity.org



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