

Important Information About Your Flex Benefits and...

When A Dependent Child Is No Longer Eligible

Here's what you'll need to consider when your child is no longer eligible for Flex benefits.

When Eligibility Ends

Your dependent child's eligibility for Flex ends when he or she reaches age 26.

Your disabled child age 26 or older may continue to be eligible if that child is dependent on you for support, was disabled before age 18, and is certified as disabled each year by the insurance company for your health plan.

Changing Your Benefits

What Benefits You Can Change

- Change your coverage level for health and dental
- Change your Healthcare Flexible Spending Account and Dependent Care Reimbursement Account contributions (if any)
- Change your amount of supplemental life and accidental death and dismemberment (AD&D) insurance
- Drop supplemental disability insurance
- Drop dependent child life insurance

The benefit changes you are allowed to make depend on your benefit choices at the time of your family status change.

When You Can Make Benefit Changes

- Within 30 calendar days of the date your child reaches age 26 or acquires other benefits. **If you don't make changes within 30 calendar days, the City may pursue reimbursement for the cost of covering a dependent child who is no longer eligible to the extent possible by law.**

How To Make Benefit Changes

- Call the Benefits Service Center at 1-800-778-2133
- Go online via the Internet at www.myflexla.com



Benefits for your way of life.

When Changes Are Effective

- **Health and dental coverage** – generally, the date you report the life event, with your contributions for coverage ending effective that same date
- **Life insurance** – generally, the date you call or go online to make a benefit change; if proof of good health is required, changes are effective when Evidence of Insurability is approved by the insurance company
- **Healthcare Flexible Spending Account or Dependent Care Reimbursement Account** – date you change your contributions

If your coverage cost changes, your new contributions through payroll deductions will begin one to three pay periods from the date you call to make changes.

Continuing Health, Dental and Life Insurance Coverage

Your child may choose to continue health and dental coverage through COBRA. COBRA materials will be sent to your child at your address after you call or go online for the family status change.

When your child is no longer eligible for Flex, dependent life coverage will also end. To convert coverage to an individual policy, your child must complete a form available from the Employee Benefits Division and submit the form to the Standard within 31 days of the date coverage ends.

Resources

- To remove your dependent from Flex coverage, go to www.myflexla.com or call 1-800-778-2133.
- For questions, call the Employee Benefits Division at 213-978-1655 Monday through Friday, 8 a.m. to 4 p.m. Pacific time – or send an email to per.EmpBenefits@lacity.org.
- For forms, go to www.myflexla.com.

This summary is published by the City of Los Angeles Joint Labor Management Benefits Committee. It provides only highlights of family status changes and the Flex 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.