

# Important Information About Your Flex Benefits and... Leaving Your Job with the City

During this transition, the City wants to make sure you're aware of a few important things about your benefit coverage.

## When Flex Coverage Ends

Benefit	When Coverage Ends
Health and Dental Coverage	Midnight of the date your employment ends
Employee Assistance Program	Midnight of the last day of the month in which your employment ends
Healthcare Flexible Spending Account or Dependent Care Reimbursement Account	Midnight of the date your employment ends; <b>you generally cannot file claims for reimbursement for expenses you have after that date</b>
Basic and Supplemental Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance for you, your spouse/domestic partner and children	Midnight of the date your employment ends; you have 60 days from the date your employment ends to choose conversion or portability. <i>See Things To Think About When You Leave for more details.</i>
Disability Coverage	Midnight of the date your employment ends; you may file claims within one year of injury for disabilities that occurred while you were employed

If you're planning to go to a new job outside the City, you'll want to keep these deadlines in mind when you decide on a start date for your new job. It's important to ask your new employer when you will be eligible to begin benefit coverage.

## Things to Think About When You Leave

### Health and Dental Coverage

If you and/or your dependents want to continue Flex health and dental coverage, you and/or your dependents can enroll in COBRA continuation coverage. The Employee Benefits Division will send a notice explaining COBRA continuation coverage rights and payment procedures once your termination date has been entered in the payroll system by your City department. You can also contact the Employee Benefits Division at the time your employment ends to request a COBRA package, rather than waiting until your termination date has been reported in the payroll system.

You will have 60 days from the date of notification of your COBRA rights to select COBRA coverage. When selecting COBRA, you cannot change your health or dental plan unless you move outside your current health or dental plan's service area. If you move outside your plan's service area, you will generally need to enroll in Anthem Blue Cross PPO for health coverage and/or Delta Dental PPO for dental coverage.

You will not be required to provide Evidence of Insurability to receive COBRA coverage. The City does not share in the cost of COBRA coverage; you will be financially responsible for the full cost of coverage. Contact the Employee Benefits Division for more information about COBRA continuation coverage.



Benefits for your way of life.

If you have moved recently, please contact the Employee Benefits Division to ensure that all benefit information is sent to your new address.

## Life Insurance

If you have life insurance coverage, including dependent life, through the City, you may generally choose to take your coverage with you. This is called “portable” coverage.

- You can choose group term life insurance up to the amount of your basic and supplemental life insurance coverage combined without proof of good health. You may increase your coverage by one level at the time you select portable coverage if you provide proof of good health acceptable to the Standard.
- You pay group rates for portable coverage. The group rates are not the same as the City’s employee coverage cost but are generally lower than the cost of an individual term or whole life policy. You may receive preferred rates lower than the Standard’s regular group rates by providing proof of good health.
- To select portable coverage, you must complete a form available from the Employee Benefits Division and submit it to the Standard **within 60 days** of the date your employment ends.

Portable coverage is not available if you retire from the City, leave the City at age 80 or older, have coverage of \$10,000 or less, or are disabled. In these cases, you can choose to convert your coverage to an individual whole life policy. Because group rates no longer apply, this individual conversion policy will cost substantially more than coverage you have as a City employee. Your COBRA package will include more information. For questions about conversion, contact the Employee Benefits Division.

## AD&D Insurance

If you leave the City for any reason, you can choose to take your AD&D coverage with you through portable coverage. You will pay group rates, which are not the same as the City’s employee coverage cost, but are generally lower than the cost of an individual policy. To select portable AD&D coverage, you must complete a form available from the Employee Benefits Division and submit it to MetLife **within 60 days** from the date your employment ends. Your COBRA package will include more information.

## Healthcare Flexible Spending Account and Dependent Care Reimbursement Account

You can file claims for expenses you had during this calendar year before your employment ended by April 30 of the next calendar year. If you don’t file by the April 30 deadline, you forfeit any money left in your account based on IRS rules. You cannot file claims for dependent care expenses you have after your City employment ends. If you are eligible to continue your Healthcare Flexible Spending Account under COBRA and choose to do so, you can continue to file claims for healthcare expenses; otherwise, healthcare expenses you have after your employment ends are not eligible. Claim forms are available online or from the Employee Benefits Division. Go to [www.myflexla.com](http://www.myflexla.com) for details about both accounts.

### Resources

If you have questions about:	Contact
Continuing health benefits through COBRA or selecting portable life insurance or AD&D coverage	Employee Benefits Division at 213-978-1655 or go to <a href="http://www.myflex.com">www.myflex.com</a>
Your City retirement benefits	LACERS at 1-800-779-8328 or <a href="http://www.lacers.org">www.lacers.org</a>
Your City deferred compensation account, for example, if you want to transfer your savings to another investment account or individual retirement account (IRA)	<ul style="list-style-type: none"><li>• Employee Benefits Division at 213-978-1655</li><li>• Great West at 1-888-466-0381 or <a href="http://cityofla457.com">http://cityofla457.com</a></li></ul>

*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.*