CONTINUING YOUR BENEFITS WHEN EMPLOYMENT ENDS
When will benefits end?

- 1\textsuperscript{st} of 2\textsuperscript{nd} month following termination date
- If employment separation date is 6/30/2014, then active employee benefits terminate on 8/1/2014
Active Benefit Termination Exceptions

• Under the following conditions an employee terminating in June or July may receive benefits ending October 1
  - 10 month employee terminates employment in June (completes contract year)
  - 11 or 12 month employee hired prior to July 1997

• Under the following conditions an employee terminating in June may receive benefits ending September 1st.
  - 10 month employee being paid over 11 months (183 work days) and completes contract, will have benefits up to September 1st.
How do I continue my benefits?

- COBRA letters will be sent by certified mail to employee with monthly cost to continue medical, dental and vision benefits

- Contact Benefits Office if you have questions once you receive packet

- Special Note- You have 60 days from the day your benefits end to enroll in COBRA
How long can I continue COBRA benefits?

- Dental and Vision - 18 months
- Medical - 18 months under Federal COBRA plus an additional 18 months under California COBRA
Can I change my medical and dental plans upon COBRA enrollment?

- Dental plan - NO
- Medical plan – YES
Cobra Payments

• Monthly Dental and Vision payments – Send a check payable to LACOE to the LACOE Benefits Office-9300 Imperial Highway, Downey, CA 90242. Payment is due the 1st of month, or subject to cancellation.

• Monthly Medical payments- Send a check to your medical provider
UNUM Life Insurance

• Portability policy available

• Must submit portability enrollment form along with check to UNUM no later than 31 days after the termination of active life insurance benefits

• Contact the Benefits Office for a portability enrollment form
Benefits Office

If you have questions or would like to schedule an appointment, contact the Benefits Office at (562) 922-6800, or (562) 803-8392

For last names ending in A-J ask for Marilyn Maltby,

For last names ending in K-Z ask Kelly Johnston

For more information about Benefits, visit: www.lacoe.edu

- Click Employee Intranet, and log on using your LACOE email username and password
- Click Human Resources
- Click Benefits