Continuing Your Benefits When Employment Ends
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 1
  - 10 month employee hired in August and completes contract will have benefits up to September 1
When will benefits end?

- 1st of 2nd month following termination date

- If employment separation date is 6/30/2013, then active employee benefits terminate on 8/1/2013
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 for enrollment forms

- 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
- Dental and medical plans can be changed during open enrollment
COBRA PAYMENTS

- Monthly Dental and Vision payments - Send a check payable to LACOE to the LACOE Benefits Office – 9300 Imperial Highway, Downey, CA 90242

- 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 any questions or would like to schedule an appointment, contact the Benefits Office at (562) 922-6800

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