

BENEFIT PROTECTION PLAN (BPP)

OVERVIEW

The Benefit Protection Plan (BPP) entitles eligible, active, civilian employees of the City of Los Angeles, excluding Department of Water & Power, to a maximum of two years of LAwell benefits coverage while on an approved disability with Standard Insurance Company.

WHO IS COVERED

This Plan provides continuation of LAwell benefits to the eligible employee and his/her eligible dependents (spouse/domestic partner, children, students, and disabled dependents). Employees who terminate (i.e. resign, are terminated, perform a service or disability retirement) are no longer eligible.

BENEFITS COVERED

The City of Los Angeles will continue to pay subsidies toward an employee's benefit costs:

- Medical/Vision
- Dental
- Basic Life Insurance
- Employee Assistance Program (EAP)

HOW TO APPLY

There is no application. Standard Insurance will notify the City of Los Angeles of those active employees who have an approved disability claim. The Employee Benefits Division will be responsible for maintaining the LAwell coverage of these individuals. To file a disability claim with Standard, please call (213) 978-1655.

PERIOD OF COVERAGE

The benefit payment window or two years, whichever is less.

COBRA COVERAGE

When continuation of an employee's medical and dental benefits under the BPP end, the individual and her/his eligible covered dependents have the right to continue coverage through the federal law known as the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). Access to EAP Services terminates the last day of the month in which an employee's medical benefits are terminated. Please call the LAwell COBRA Coordinator at (213) 978-1655, if there are questions.

BASIC LIFE INSURANCE CONVERSION PRIVILEGE

When the continuation of Basic Life Insurance ends under the BPP, the employee has 31 days from the date of termination to elect conversion to an individual whole life policy without evidence of good health. The conversion form can also be downloaded from www.keepinglawell.com.

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