Q&A REGARDING HEALTH & WELFARE BENEFITS UPON LAYOFF

We know you may have specific questions about what happens to your health insurance and final paycheck upon your layoff from the District. These Q&As have been composed to assist you with this process and inform you of what to expect in the near future.

Q: When does my District paid insurance end?
A: The District will continue to pay health and welfare benefits for laid off employees according to the following schedule: If the layoff is effective between the 1st and the 15th day of a month, paid coverage continues for the remainder of that month, plus the following month; if the layoff is effective between the 16th day and the end of the month, paid coverage continues for the following two months.

Q: During the period that the district continues to pay for my insurance but I am no longer working, do I still need to make the employee H&W contribution?
A: Yes. You are responsible for paying the employee monthly premium contribution during this period of extended district paid coverage.

Q: How and when do I make this contribution?
A: Payment is due no later than the 1st of the effective month of coverage. Checks or money orders should be made payable to Long Beach City College with the words “Layoff Benefits” written in the memo portion. Those entitled to two months of District paid insurance may pay for both months in one lump sum payment. Payments should be mailed to Long Beach City College, 4901 E. Carson Street, Long Beach, CA 90808, Attn: Benefits – G2. You may have the option of having these 2 additional months of contributions deducted from your paycheck. Please contact the Benefits Office for this option.

Q: What happens if I do not make my employee contribution or if I am late making payment?
A: If payment is not received by the date due, your coverage will be terminated retroactively back to the last day of the month that payment was made. You will also be held responsible to pay for any claims for services you may have incurred during that time.

Q: What happens when the district paid insurance coverage ends?
A: You will have the option of continuing your insurance through COBRA for a period of 18 months on a self-pay basis. Payments are due at the first of each month. Please contact the Benefits Dept. at x4531 for current rates.

Q: When will I be notified about COBRA?
A: COBRA packets are sent shortly after notification from Human Resources of your layoff date but no later than 45 days after loss of district paid insurance date. Packets are sent via certified mail to the employee’s address the District has on file.

Q: How long do I get to elect to continue my insurances through COBRA?
A: You have 60 days from the date of the COBRA letter to submit your completed COBRA election form to the Benefits Dept. You may continue your insurance coverage through COBRA for a period of up to 18 months.

Q: If I elect COBRA, do I have to continue it for the full 18 months?
A: No, you may continue COBRA for as long as you continue to make your payments in a timely manner. You may voluntarily stop COBRA at any time within the 18 month period.

Q: What happens to the vacation hours I have accrued?
A: Anyone with a balance of earned vacation hours will have them paid out in your final paycheck. If you have any questions, please contact the Classified Payroll Technician at #4466.

Q: What happens to my sick leave?
A: Sick leave hours are not paid off. If you gain employment at another school district, you can transfer your sick leave balance to that school district, or you can donate your balance to the General Sick Leave Pool.