



## **Survivor Benefits Q & A**

**My spouse (who was a retiree of LACCD) died. Am I entitled to continued health benefits through LACCD?**

Yes. Eligible survivors of LACCD retirees have the right to continue their participation in the health plans available to active employees.

**Who is an eligible survivor?**

A spouse or qualified domestic partner of a retiree who is covered by LACCD-paid health benefits at the time of the retiree's death is an eligible survivor.

**Do my children qualify as eligible survivors?**

Unmarried dependent children under age 19, unmarried dependent children age 19 through 25 who are full-time students at a college or university, or unmarried dependent children who are physically or mentally incapacitated, and who are being claimed as dependents on the retiree's federal income tax return qualify as dependents under the survivor's coverage. In addition, these children must be covered under the retiree's health benefits at the time of his/her death. These surviving children remain eligible only as long as the surviving spouse or domestic partner remains eligible.

**How long am I eligible?**

You will remain eligible for life, or until you remarry, enter into a qualified domestic partner relationship, are or becomes eligible for group coverage under your own employment. Should one of these occur, coverage for you and your dependents will be terminated the first of the following month. Please contact the District's Health Insurance Section at (213) 891-2396 to find out about continuation of coverage under COBRA.

**I am eligible for only group medical coverage through my employment. May I enroll in LACCD's dental and vision plans?**

Yes, you may enroll in dental and/or vision so long as you are not eligible for group dental or vision coverage through your employment and you were enrolled in a dental or vision plan as a dependent at the time of the retiree's death.

**How much does this coverage cost me?**

Per District Board Rules and the current Master Benefits Agreement, the District’s contribution for your benefit plans is at the same level it was paying prior to the death of the retiree. Should a retiree die, the District’s contribution will be as follows:

	Retiree’s Most Recent Hire Date	Years of Service	District Contribution
1.	Prior to July 1, 1998	Less than 7	Not eligible
2.	Prior to July 1, 1998	7 or more	100%
3.	On or after July 1, 1998	Less than 10	Not eligible
4.	On or after July 1, 1998	10 but less than 15	50%
5.	On or after July 1, 1998	15 but less than 20	75%
6.	On or after July 1, 1998	20 or more	100%

**How do I enroll in the District’s benefits program for survivors?**

Upon the retiree’s death, please contact the District’s Benefit Service Center at 1-800-842-6635. Information and an enrollment form will be sent to you. Your coverage as a dependent will terminate the first of the month following the retiree’s death. You must mail in a completed retiree/survivor enrollment form within 31 days of the termination of your coverage as a dependent. Once you complete and return the enrollment form and your eligibility is verified, your benefits will be reinstated.

**Do I have to re-enroll every year?**

As a survivor you must re-enroll in your health benefits each year, during the District’s Open Enrollment period. Information will be mailed to you each year before Open Enrollment. It is your responsibility to update any address or phone number changes with the District’s Benefit Service Center, so that you may receive appropriate information. When you have a change to report, please call 1-800-842-6635.

**How can I make plan changes?**

Changes to your health plans can be made during the Open Enrollment period only or in the event that you move to an area that is not covered by your current plan. Should this occur, please notify the District’s Benefit Service Center as soon as possible at 1-800-842-6635.