



# **About Your Benefits & Well-Being**

**Information on Benefits  
Beginning / During / After Layoff**





# Medical

At the Start of Layoff	During Layoff	After Layoff/Return to Work
<p><b>Active coverage continues to the end of the month of your last day worked</b></p>	<p><b>COBRA coverage provided for you by LCI for the next month</b></p> <p><b>No cost to you for this 1<sup>st</sup> month of COBRA</b></p>	<p><b>If you return within 13 weeks:</b> Medical coverage will be reinstated on your 1<sup>st</sup> day back to work</p> <p><b>If your layoff is more than 13 weeks:</b> You can reapply for benefits under the New Hire rules Benefits will be effective the 1<sup>st</sup> of the month following 60 days</p>
	<p>Wage Works will be sending you a packet of information and forms about your COBRA</p>	
	<p><b>How to continue Medical after this next month</b></p> <p>Complete the application form in your COBRA packet</p> <p>Return to Wage Works with your monthly payment</p>	



# Dental / Vision

At the Start of Layoff	During Layoff	After Layoff/Return to Work
<p><b>Active coverage continues to the end of the month of your last day worked</b></p>	<p><b>COBRA coverage offered to you beginning the next month</b></p>	<p><b>If you return within 13 weeks:</b> Dental and/or Vision coverage will be reinstated on your 1<sup>st</sup> day back to work</p> <p><b>If your layoff is more than 13 weeks:</b> You can reapply for benefits under the New Hire rules Benefits will be effective the 1<sup>st</sup> of the month following 60 days</p>
	<p>Wage Works will be sending you a packet of information and forms about your COBRA</p>	
	<p><b>How to continue Dental or Vision</b></p> <p>Complete the application form in your COBRA packet Return to Wage Works with your monthly payment</p>	



# **Basic Life and AD&D**

## ***Life Insurance Provided to you by LCI***

At the Start of Layoff	During Layoff	After Layoff/Return to Work
<b>Active Life Insurance stops on your last day worked</b>	<p><b>30-day grace period extends benefits in the event death occurs within the 1<sup>st</sup> 30 days</b></p> <p>Unum will be sending you a packet of information and forms about how to convert this life insurance to an individual policy</p> <p>2 options for converting the policy</p> <ol style="list-style-type: none"><li>1. One-year term policy (lowest premium cost, benefits extend for one year)</li><li>2. Whole life policy (more expensive, but permanent coverage as long as premiums are paid)</li></ol> <p><b>NOTE:</b> You can convert as little as \$1,000, or up to the full amount of your coverage (1X your salary to the maximum)</p> <p><b>How to convert the Life Insurance</b></p> <p>Complete the application form included in the letter from Unum, and return to Unum with your 1<sup>st</sup> quarterly payment</p> <p>Forms must be submitted within 30 days</p>	<p><b>When you return to work:</b></p> <p>Basic Life and AD&amp;D will be effective on your 1<sup>st</sup> day back to work</p>



# **Voluntary Life and/or AD&D Insurance**

## ***Life Insurance paid by you***

At the Start of Layoff	During Layoff	After Layoff/Return to Work
<b>Active Life Insurance stops on your last day worked</b>	<b>30-day grace period extends benefits in the event death occurs within the 1<sup>st</sup> 30 days</b> Unum will be sending you a packet of information and forms about how to continue this life insurance as an individual policy – called “Portability”	<b>When you return to work:</b> You can reapply for benefits under the New Hire rules Benefits will be effective the 1 <sup>st</sup> of the month following 60 days
	<b>About Portability</b> <ol style="list-style-type: none"><li>1. Policy benefits the same as your Active policy</li><li>2. Premiums the same as the Active payments, but paid on a monthly basis</li></ol>	
	<b>How to “Port” the Life Insurance</b> Complete the application form included in the letter from Unum Return to Unum with your 1 <sup>st</sup> quarterly payment Forms must be submitted within 30 days	



# Short and/or Long Term Disability

At the Start of Layoff	During Layoff	After Layoff/Return to Work
<b>Active Disability Insurance stops on your last day worked</b>	<b>No coverage during layoff</b>  No continuation of coverage during layoff	<b>When you return to work:</b> You can reapply for benefits under the New Hire rules Benefits will be effective the 1 <sup>st</sup> of the month following 60 days



# Critical Illness and/or Accident

At the Start of Layoff	During Layoff	After Layoff/Return to Work
<b>Active Coverage stops on your last day worked</b>	<b>No coverage during layoff</b>  Unum will be sending you a packet of information and forms about how to continue these insurance plans as an individual policy	<b>When you return to work:</b>  You can reapply for benefits under the New Hire rules
	About continuing these policies <ol style="list-style-type: none"><li>1. Policy benefits the same as your Active policy</li><li>2. Premiums the same as the Active payments, but paid on a monthly basis</li></ol>	Benefits will be effective the 1 <sup>st</sup> of the month following 60 days
	<b>How to continue these policies</b>  Complete the application form included in the letter from Unum Return to Unum with your 1 <sup>st</sup> quarterly payment within 45 days	