



You are eligible for Disability and Death Benefits from the Plan if you are a Full Member, and you are contributing to the Plan.

Important Facts

- Once you become a Full Member of the Plan, \$3.00 is deducted from your paycheck for Disability and Death Benefits. You become a Full Member of the Plan when you complete 26 weeks of continuous service.
- If the Plan is unable to take this deduction in any payroll period because you are not receiving a paycheck, you will lose coverage for your Disability and Death Benefits.
- If you are off work on a paid Disability Leave or Workers' Compensation Leave, even though you do not make contributions to the Plan, your coverage will continue automatically.
- You may continue Disability and Death Benefits coverage for up to 13 payroll periods while on leave without pay if you pay the required premium in advance. If you choose to continue your coverage, you must make these payments in advance.

Why is coverage important?

Without coverage, if anything should happen to you prior to restarting your contributions, (which will restart the 1st pay period after your return to work) you will not receive any Plan Disability or Death Benefits, which can be substantial.

Prepaid Benefits

Coverage Procedures

- Members request quote for number of full pay periods anticipated to be No Shift - No Pay.
- Quote is completed by Retirement Plan Office staff.
- Calculation of cost is based on current Member and Department rates. New rates implemented yearly.

Example:

An employee with a monthly salary of \$8,000 will pay roughly \$87.23 for every pay period of coverage up to the maximum of 13.

- To arrange for this payment please call the Disability Section at 213-367-1680. You must make this prepayment before your leave of absence without pay, including suspension. The Plan will **NOT** be able to accept your prepayment during or after your leave.



CONTACT US

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