



CHANGING MEDICAL PLANS

CAN I CHANGE MEDICAL PLANS AND WHAT ARE THE PROCEDURES?

In most cases, after completing a six-month waiting period, you can change from any LACERA-administered health plan into any other; you may also change from Firefighters Local 1014 plan into a LACERA-administered plan. Coverage is continuous and you do not need to provide evidence of insurability.

Procedure for Changing Medical Plans:

1. Contact LACERA at 1-800-786-6464, press 1, and **request** a Medical Change Form.
2. **Fill out** the Medical Change Form completely and be sure to sign, date, and keep the bottom copy for yourself.
3. **Mail** the rest of the form back to LACERA.
4. Coverage **takes effect** the first day of the month after completion of a *six-month waiting period* (or the first day of the seventh month). The waiting period begins when your Medical Change Form is received by LACERA.

Exceptions to Six-Month Wait:

- You move out of your HMO service area.
- You're currently enrolled in Anthem Blue Cross of California and move out of the Prudent Buyer network area.
- You change from Anthem Blue Cross Plan I, Anthem Blue Cross Plan II, CIGNA, Anthem Blue Cross, Kaiser Permanente into Kaiser Senior Advantage, Secure Horizons, or SCAN.
- You change from Anthem Blue Cross I into Anthem Blue Cross II.
- You change from Anthem Blue Cross I, II or Prudent Buyer Plan into Anthem Blue Cross III.
- You change from any LACERA-administered medical plan into SCAN.

If you qualify for an exception to the waiting period, your plan change is effective as follows:

If Your Medical Change Form is Received By:	Your Plan Change is Effective:
The 15 th day of any month	The 1 st day of the month following your request
<i>(Example: If your form is received by June 15th, your plan change will be effective July 1st of next month)</i>	

If your change is to enroll in a Medicare Advantage-Prescription Drug (MA-PD) HMO, your plan change is effective as follows:

If Your Medical Change Form is Received By:	Your Plan Change is Effective:
The 15 th day of any month	The 1 st day of the second month following your request
<i>(Example: If your form is received by June 15th, your plan change will be effective August 1st of next month)</i>	

CHANGING DENTAL PLANS

CAN I CHANGE DENTAL PLANS AND WHAT ARE THE PROCEDURES?

In most cases, after completing a one-year waiting period, you can change from either LACERA-administered Dental/Vision plan into the other. Coverage is continuous and you do not need to provide evidence of insurability.

Procedure for Changing Dental Plans:

1. Contact LACERA at 1-800-786-6464, press 1, and **request** a Dental Change Form.
2. **Fill out** the Dental Change Form completely and be sure to sign, date, and keep the pink copy for yourself.
3. **Mail** the rest of the form back to LACERA.
4. Coverage **takes effect** the first day of the month after completion of a *one-year waiting period*. The waiting period begins when your Dental Change Form is received by LACERA.

Exceptions to One-Year Wait:

- You move out of your HMO service area.

If you qualify for an exception to the waiting period, your plan change is effective as follows:

If Your Dental Change Form is Received By:	Your Plan Change is Effective:
The 15 th day of any month	The 1 st day of the month following your request
<i>(Example: If your form is received by June 15th, your plan change will be effective July 1st of next month)</i>	

(OVER)