



CHANGING MEDICAL PLANS

CAN I CHANGE MEDICAL PLANS? WHAT ARE THE PROCEDURES?

In most cases, after completing a six-month waiting period, you can change your LACERA-administered health plan to another. 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. Call LACERA Retiree Healthcare at 626-564-6132 or 1-800-786-6464, press 1, or email at healthcare@lacera.com 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 your personal records.
3. **Mail** the rest of the form back to LACERA, P.O. Box 7060, Pasadena, CA 91109-7060.
4. Coverage **takes effect** the first day of the month after completion of a *six-month waiting period*, in other words, the first day of the seventh month. Please note, 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, Anthem Blue Cross Prudent Buyer Plan, Kaiser Permanente, UnitedHealthcare, or CIGNA Network Model Plan into Kaiser Senior Advantage, United Healthcare Medicare Advantage, SCAN, or Anthem Blue Cross III.
- You change from Anthem Blue Cross I into Anthem Blue Cross II.
- 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 (provided a copy of your Medicare Parts A and B card is received):

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 August 1st of next month.)</i>	

CHANGING DENTAL PLANS

CAN I CHANGE DENTAL PLANS? WHAT ARE THE PROCEDURES?

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

Procedure for Changing Dental Plans:

1. Call LACERA Retiree Healthcare at 626-564-6132 or 1-800-786-6464, press 1, or email at healthcare@lacera.com 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 your personal records.
3. **Mail** the rest of the form back to LACERA, P.O. Box 7060, Pasadena, CA 91109-7060.
4. Coverage **takes effect** the first day of the month after completion of a *one-year waiting period*. Please note, 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>	