

# Continue your life insurance coverage, even if you can't work.



## Waiver of premium option

Life insurance helps to protect the people who depend on you. If a serious illness or injury keeps you from working, it may be harder to afford your coverage at a time when your family needs it most.

Your County of Los Angeles life insurance plan includes **Continuation Options** designed to help keep your coverage active during an extended disability. These provisions apply to your **Optional Life Insurance** and are built to help provide added security when your income may be interrupted.

## Initial continuation period

If you are under age 60 and you stop working due to a qualifying disabling condition:

- › Your life insurance coverage can continue for up to **12 months**
- › Coverage remains in place during this period

This provides short-term protection while your situation stabilizes.

## Extension during total disability

If your disability continues:

- › After **9 months** of continuous total disability, you may qualify for an extension
- › Once approved, **no further premium payments are required**
- › Coverage continues in one-year increments
- › Protection may continue **up to age 65**, as long as total disability continues

If you elected dependent life insurance, that coverage continues during the approved extension as well.



### What “total disability” means

Under the plan, total disability generally means you are unable to work in any occupation because of illness or injury.

### Why this feature matters

A long-term health condition can create financial uncertainty. These Continuation Options help by:

- › Keeping your life insurance protection in place
- › Eliminating premium payments during an approved extension
- › Preserving financial security for your beneficiaries
- › Providing stability during a challenging time





For more information, please refer to your Certificate of Insurance or contact the Benefit Service Center:

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Chatsworth, CA 91311

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**Toll-Free:** (800) 842-6635

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