

Continuation of benefits through COBRA

When a Qualifying Event occurs, qualified individuals may be eligible to continue coverage through COBRA. Coverage offered must be in line with the benefits offered to active/eligible employees. Separated employees are entitled to the same insurance coverage offered to similarly situated employees of the employer. Qualified beneficiaries are not subject to proof of insurability.

Common insurances covered with COBRA are:

- Medical insurance
- Dental insurance
- Vision insurance
- Medical FSA (if contributions exceed what has been paid out)

Not eligible for COBRA:

- **Life insurance**
- **Disability insurance**
- **Employee assistance**
- **Supplemental coverage**

Levels of Coverage

COBRA allows you to change your coverage level to a lesser coverage or decline continuation of benefits. At the time of eligibility, you are not able to increase your coverage level.

(Ex - If an insurance offers a "Silver" - "Gold" - "Platinum" plan structure, and you have "Gold" coverage at time of qualifying event, you can elect down to "Silver" but not up to "Platinum")

If your employer offers more than one insurance carrier, COBRA does not allow participants to elect a change in carrier.

Open Enrollment

The level of coverage can be changed during the open enrollment period. Spouses/dependents not previously covered by the plan may also be added if the employer offers this option to its current employees. Plans that were eligible for COBRA continuation and waived during the COBRA period may be re-elected during open enrollment. (meaning if you waive dental at time of enrollment, you will be able to elect it during open enrollment). Added coverage will be effective at the start of the next active plan year.
