

COBRA Health Insurance Benefits Continuation

Do I qualify for COBRA?

If you have a qualifying life event (divorce, dependent no longer having dependent status, termination of employment, death of a covered employee), you are entitled to continue health insurance coverage under COBRA.

How much will it cost me to continue my health insurance plan?

Rates change annually based upon the Commission's claim experience, among other factors. Although the rates are broken down by coverage (medical, prescription, vision, hearing, and dental), employees opting for coverage under COBRA pay for the full amount of coverage. Plans are not *a la carte*.

Below are the COBRA rates for 2011.

1/1/11 – 12/31/11 Commission Plan Rates by Plan Type <i>COBRA Contribution Levels</i>						
	PLAN A			PLAN B		
	Single	Plus 1	Family	Single	Plus 1	Family
Medical	387.79	775.57	1,124.58	350.29	700.61	1,015.88
Rx	154.33	308.66	447.56	154.33	308.66	447.56
Vision	4.25	7.86	11.25	4.25	7.86	11.25
Hearing	0.30	0.63	0.91	0.30	0.63	0.91
Delta Dental	28.62	56.01	85.71	28.62	56.01	85.71
Total	\$575.29	\$1,148.73	\$1,670.01	\$537.79	\$1,073.77	\$1,561.31

I'm not sure if I want COBRA right now. How long do I have to make a decision?

An election must be made within 60 calendar days of being notified that you have lost coverage.

How long will I be allowed to extend health insurance benefits through COBRA?

Generally, you can continue your health insurance plan for up to 18 months. There may be reasons to extend coverage for up to 36 months. Please contact our Benefits Coordinator in Human Resources for more information.