

COBRA Information Sheet **Management, SPFPA/POA, Non-Faculty Coaches** **OPEIU Employees**

What is COBRA Continuation Coverage?

COBRA, the Consolidated Omnibus Budget Reconciliation Act, was enacted in 1985. It mandated that most employers offer continuation of group health care coverage to plan participants and certain family members for 18 or 36 months at group rates where coverage might otherwise end, such as with a voluntary or involuntary separation from employment, a reduction of hours worked, change in dependent child full-time student status, death of an employee, or a divorce. When you elect COBRA, you are electing to be covered under the same State System health and prescription drug coverage that you had as an active employee.

How long do I have to decide whether I want to continue my State System health and prescription drug coverage under COBRA?

You and your eligible dependents have 60 days from the later of:

1. The effective date of the loss of eligibility (e.g. separation date from employment); or
2. The date of the COBRA notification to elect COBRA. Once you have elected COBRA, you have 45 days from your date of election to make your first COBRA premium payment.

Can I also continue my vision and dental coverage through COBRA?

Yes. Managers, Coaches, OPEIU and SPFPA employees who are enrolled in the PASSHE Management Benefits Program for their vision and dental coverage will receive information on continuing these benefits in their COBRA information packet.

When does COBRA coverage become effective?

If you choose to continue your State System health and prescription drug coverage through COBRA and/or your vision, dental and hearing coverage within the 60day period described above and make your first payment within 45 days of your election date, there will be no interruption in coverage as the COBRA coverage is effective the same date that you lost eligibility.

How long will COBRA continue?

The length of your COBRA continuation coverage will depend on the qualifying event which caused the loss of coverage. When the qualifying event is the end of employment, COBRA continuation coverage generally lasts for only up to a total of 18 months. When the qualifying event is the death of an employee, divorce, or a dependent child's losing eligibility as a dependent child, COBRA continuation coverage lasts for a total of 36 months.

How much will I pay for the benefits I elect through COBRA?

If you elect to continue the State System health and prescription drug coverage and/or vision, dental and hearing through COBRA, for your health and prescription drug coverage you will pay the full group premium the size (single, two-party or family) of plan plus a 2% administrative fee. The cost for the vision and dental coverage is also the group rate plus a 2% administrative fee. The monthly costs are listed below. A separate election may be made by each person.

COBRA premiums change annually on July 1 and, if you elect COBRA, you will be notified of these new rates in the COBRA Open Enrollment newsletter which occurs annually in May. Open enrollment is your annual opportunity to change your health plan and/or to add or remove dependents. Outside of Open Enrollment you may only add or remove dependents within 60 days of a qualifying life event such as marriage, divorce, death, birth or adoption of a child.

How do I elect COBRA?

ConnectYourCare, the State System's third party administrator for the COBRA program, will be notified that your benefits have ended. ConnectYourCare will then send you a COBRA information packet that will include enrollment forms. This packet will also include instructions on electing COBRA coverage online or by phone. This packet will be sent to the address that IUP has on file for you, therefore, it is important to contact the Office of Human Resources with any address changes.

Can I pick up my COBRA information packet from the Office of Human Resources?

No. The COBRA information packet is sent to you by ConnectYourCare. The Office of Human Resources cannot provide you with the COBRA information packet and election forms.

When will my insurance company show me active for benefits?

Once ConnectYourCare receives and processes your election and full payment your information will be forwarded to Highmark. Highmark will update your eligibility retroactive to the day your benefits ended.

What if I need medical services before my coverage is effective?

You may be required to pay for services out of pocket during your re-enrollment period. If so, you will need to contact Highmark for reimbursement forms once your coverage is effective.

What if I choose not to elect COBRA?

If you do not choose COBRA coverage, your group health insurance will remain terminated.

What if I still have questions?

Questions concerning your plan or your COBRA continuation coverage rights can be directed to the Office of Human Resources, Sutton Hall, Room G-11, (724) 357-2431.

**Office of Human Resources
Indiana University of Pennsylvania
G-11 Sutton Hall
1011 South Drive
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COBRA RATE SHEET

Below are the **monthly** COBRA rates for the plans that may be available to employees and their dependents under the PA State System of Higher Education Group Health COBRA Program. These rates include the 2% administrative fee.

BLUE SHIELD PREFERRED PROVIDER ORGANIZATION (PPO) RATES INCLUDES Rx CARD

Effective Dates	Individual	Two-party	Family
July 1, 2018 – June 30, 2019	\$588.82	\$1,305.41	\$1,599.82

SUPPLEMENTAL BENEFITS RATES (Dental and Vision)

Effective Dates	Individual	Two-party	Family
July 1, 2018 – June 30, 2019	\$40.55	\$81.03	\$97.18

Under the law, you have at least 60 days from the date the COBRA Administrator mails you a notice or, if later, the date you would lose coverage to inform the administrator that you want continuation coverage. Your first payment is due within 45 days of your election. A separate election may be made by each person.

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the Office of Human Resources, (724) 357-2431.