

What is COBRA and how is it administered?

Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law that requires employers to offer continued health insurance coverage to employees whose health and dental insurance coverage terminates. The COBRA Continuation Plan is the same PacificSource insurance plan coverage you have been on, but is managed by PacificSource Administrators. You will be responsible for paying 100% of the premium costs to PacificSource Administrators.

- **Administered through PacificSource Administrators**

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|--------------------------|----------------------------|
| • <u>2019-2020 Plans</u> | <u>Premium costs/month</u> |
| Employee only | \$413.29 |
| Employee/Spouse/Partner | \$868.03 |
| Employee/Child(ren) | \$731.56 |
| Employee/Family | \$1,186.22 |

ENROLLMENT PROCESS:

- 1) Upon termination of your position, OSU Office of Human Resources will notify PacificSource Administrators COBRA within 30 days of termination.
- 2) PacificSource Administrators will mail a COBRA enrollment packet to you.
- 3) Complete the enrollment form and mail it with the payment to PacificSource Administrators COBRA within 45 days of receiving your enrollment packet. Once received and processed, your insurance will start the first day of the month following the termination of the active group plan.

Please be aware that COBRA enrollment is not automatic. The enrollment form and payment must be received by PacificSource Administrators COBRA by the deadline to be enrolled in the COBRA insurance.

Frequently Asked Questions about COBRA Insurance

Is there a deadline to sign up for COBRA insurance?

Yes, you have 45 days from the date of your enrollment packet from PacificSource Administrators COBRA to send enrollment form and payment. Coverage will back date to the day after you terminated on the active group plan, so there will be continuous coverage as long as you enroll within 45 days.

Can I add my dependents to the COBRA insurance?

The COBRA Continuation insurance plan is a continuation of the same plan you have at the time of termination. If you do not have any dependent(s) on the plan, you may not add anyone. However, if you have a "Qualifying event" which includes marriage, domestic partner registration, divorce, birth, adoption, court order, involuntary loss of coverage, you can add a dependent to your COBRA insurance. You may remove any dependent from the insurance by written request to PacificSource Administrators COBRA.

Will the COBRA monthly premium payment be deducted from my paycheck?

Your premium deductions at OSU will be terminated and you will be responsible for paying your premiums directly to PacificSource Administrators COBRA once you enroll. The OSU Office of Human Resources is not monitoring your insurance any longer when you are on COBRA insurance.

If I am reappointed to a Graduate Assistantship, or receive a Graduate Fellowship, Postdoctoral Scholarship, or Clinical Fellowship does my PacificSource insurance plan automatically restart?

If you are a Graduate Assistant you **will** be automatically-enrolled in employee-only coverage upon starting a new Graduate Assistant position.

If you are a Graduate Fellow, Postdoctoral Scholar or Clinical Fellow, your PacificSource does **NOT** automatically start. The OSU Office of Human Resources and PacificSource Health Plans require you to complete a new enrollment form every time a gap in employment/fellowship/scholarship has occurred to become re-enrolled on the active plan.