

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a Federal law that provides employees the opportunity to continue their existing group insurance coverage upon separation of service from the County. You and your covered dependent(s) may choose to elect COBRA if one of the following qualifying events occurs:

- Termination of employment from the County, unless it was due to gross misconduct,
- A reduction of hours which would result in no longer meeting the eligibility requirements for coverage,
- In the event of death,
- In the event of divorce or legal separation,
- You become eligible for Medicare, or
- Your child no longer meets eligibility requirements to be covered as a dependent.

Certain coverages may be continued for up to 18 months of termination or up to 36 months for other qualifying events. Once a qualifying event is reported, you or your covered dependent will be notified of your right to continue coverage. You or your dependent have 60 days in which to elect COBRA coverage. This election period will end on the later of (1) 60 days from the qualifying event or (2) 60 days from the date of the County notified you of your COBRA rights.

The County currently contracts with Ceridian for COBRA administration. If you have any further COBRA questions, please contact Ceridian at 800-877-7994 or visit them online at www.ceridian.com

2010-2011 COBRA Rates

Low HMO Plan

Employee Only	\$741.76
Employee/Spouse	\$1,650.97
Employee/Child(ren)	\$1,434.43
Employee/Family	\$1,813.95

PPO Plan

Employee Only	\$787.66
Employee/Spouse	\$1,754.80
Employee/Child(ren)	\$1,524.42
Employee/Family	\$1,927.82