



COBRA OVERVIEW:

Continuing Insurance Benefits after Employment Ends

What benefits can I continue after my employment ends?

Medical, dental, and vision insurance can be continued after your employment ends. Under the provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985 (referred to as "COBRA"), you can elect to continue coverage for you and any dependents enrolled in these plans at the time of your termination. COBRA coverage is offered regardless of the reason for your termination.

When does my regular benefits coverage end and COBRA coverage start?

Coverage for medical, dental and vision insurance ends on the last day of the month in which your termination occurs. Within two to three weeks from the date of your termination you will be mailed a COBRA election packet from a company called "benefitexpress" - CSM's COBRA administrator. This packet provides you with COBRA election forms and instructions for setting up your online account with benefitexpress.

How do I sign up for COBRA?

To elect COBRA coverage, you must complete and submit the election form to benefitexpress no later than the Election Period End Date ("Last Day to Elect") listed on your COBRA Election Form. Once your payment is received by benefitexpress, your coverage will be reinstated back to the first day of the month following the date your CSM coverage ended.

Example: Your employment ends on January 16. Your insurance coverage continues through January 31. If you elect COBRA coverage by the Election Period End Date and make your payment, COBRA coverage will be effective February 1.

How much does COBRA cost?

The amount of your COBRA premium will be stated on your COBRA Election Form. COBRA premiums are made up of the total amount of employee and employer premiums for active employees, plus 2% administrative fee. The premium may change from year to year and you will be notified in advance of the cost changes that are effective January 1.

Attached is a list of current COBRA costs.

How long can I continue coverage under COBRA?

Eighteen months is in most cases the maximum continuation period for COBRA. However, under certain limited circumstances (depending on the reason for loss of coverage) it can be extended up to 36 months. The length of coverage will be disclosed in your COBRA Election Form.

What other options are there besides COBRA?

Other medical insurance options may be available to you, such as coverage through the Health Insurance Marketplace at www.healthcare.gov or 1-800-318-2596. You may also be eligible to enroll in coverage through Medicaid or another group health plan (e.g. a spouse's plan), if you request enrollment within 30 days of the loss of your CSM coverage.

For answers to specific questions, please contact the benefitexpress Customer Service Department at (877) 837-5017 during business hours.



COBRA PREMIUM RATES 2022

Medical Insurance	Monthly COBRA Premium
PPO Plan	
Employee Only	\$ 757.86
Employee + Spouse	\$1,537.97
Employee + Child(ren)	\$1,608.91
Family	\$2,389.02

Dental Insurance	
Employee Only	\$33.37
Employee + Spouse	\$60.84
Employee + Child(ren)	\$80.57
Family	\$108.04

Vision Insurance	
Employee Only	\$6.69
Employee + Spouse	\$13.79
Employee + Child(ren)	\$18.44
Family	\$24.34