

# **Continuing Coverage When Your Appointment Terminates**

## **ELECTING COBRA AND CONTINUING YOUR MEDICAL, DENTAL AND/OR VISION COVERAGE**

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), offers coverage when you experience a qualifying event, such as termination of employment, and you lose your insurance coverage. When your postdoc appointment terminates and you leave the university, you may continue your insurance coverage for any of the medical or dental plans in which you and your family members are enrolled by electing COBRA Continuation Coverage. When you elect COBRA coverage, you will pay for each plan in which you and your family members choose to be enrolled. Please keep in mind that even if your appointment were to terminate at any time during the month, your coverage continues until the end of the month and your COBRA elected coverage would begin on the first of the month following your termination.

## **ELECTING AND PAYING FOR COBRA CONTINUATION COVERAGE**

Once Gallagher Benefit Services (GBS) receives your termination record from the university, your information will be sent to our COBRA administrator, Flexible Benefits Services (FLEX). FLEX will send you a COBRA Election Notice and a packet which displays the plans that are available to you. That notice is sent to your last known address communicated to us by the university. To elect your coverage, you will need to complete the COBRA Election Notice that was included in the packet and send it to FLEX within the timeframe noted on the COBRA Election Notice. If you decide to elect COBRA for you and any of your enrolled dependents, you will be responsible for paying the monthly premiums including the 2% COBRA administration fee directly to FLEX. FLEX sends your premiums to the insurance carrier(s).