## **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 GW Postdoctoral Benefit Program medical, dental and/or vision 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 beyond the first day of 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.

You will receive information from bswift, GW's COBRA administrator, officially notifying you of your eligibility for continuation of coverage, along with an application and rate information. If you elect to continue your group coverage under COBRA, you can enroll online via **go.gwu.edu/COBRA** and payments directly to bswift. You will be responsible for paying 102 percent of the cost of the insurance premium(s).

**Contact bswift:** 

(866) 365-2413