

## Health Benefits FAQ

### **COBRA, CAL-COBRA AND AB528 COVERAGE FOR THOSE WHO NO LONGER QUALIFY FOR DISTRICT-PAID BENEFITS**

#### What is COBRA?

COBRA is the Consolidated Omnibus Reconciliation Act (1985). Under COBRA, former employees, retirees, spouses, former spouses, and dependent children may temporarily continue their health coverage at their own expense. COBRA is not available for domestic partners. However, domestic partners may be eligible for CAL-COBRA.

#### How does COBRA work?

To continue coverage under COBRA, you must notify the District within 60 days after the loss of eligibility. The District will then send a COBRA election packet. COBRA participants must pay monthly premiums. The rate cannot be more than 102% of the District's premiums paid for active employees and/or dependents. COBRA premiums for 2012 will be available on the District website during Open Enrollment. Please note that the premium rate will not be the same as the amount shown on an employee's salary warrant.

#### How long does COBRA coverage continue?

Generally, employees may continue coverage for 18 months and dependent for 36 months. The length of time depends on the reason for losing health coverage. A beneficiary with a disability, for example, may qualify for 29 months. When COBRA coverage ends, beneficiaries may apply for Cal-COBRA or AB528 coverage, as applicable.

#### How do Cal-COBRA and AB528 extend health insurance coverage?

Cal-COBRA is a California law which, which continues health coverage when COBRA coverage ends. Coverage by both COBRA and Cal-COBRA will enable participants to have continued coverage for a total of 36 months. AB528 is for surviving spouses. If you die while covered under the District's health care plans as an employee or retiree, your surviving spouse and dependent children may continue their coverage under COBRA. Once COBRA eligibility ends, your surviving spouse may be able to continue coverage through a special District program, AB528. Dependent children are not eligible for coverage under AB528. The surviving spouse should contact FBMC, the COBRA/AB528 Administrator, at 800.342.8017 for information and coverage under the AB528 program.

#### What are the benefits of coverage under Federal COBRA, Cal-COBRA and AB528?

- You have the same benefits as District employees or retirees in the same plan.
- You can participate in the annual Open Enrollment period to change plans.
- You have no restrictions because of pre-existing conditions.