

COBRA Information for USW Local 4-200 ULP Strike

Each individual in your family has a separate right to COBRA coverage. The benefits under COBRA, including deductibles, co-pays and out-of-pocket limits, must be the same as the current plans.

COBRA Sign-Up Procedures

- You should have received your COBRA letter (within 14 days of termination of coverage).
- You have 60 days from the later of 1) the date your health coverage is terminated; or 2) the date the notice is sent, to inform the company you want to elect COBRA coverage. The notice will likely include a COBRA enrollment form that you must complete and mail back if you decide to elect COBRA.
- The initial COBRA premium is not due until 45 days after the date of your COBRA election. The payment must cover the period of time from the COBRA election, retroactive September 1, 2023.
- This means you may have up to 119 days (the 14 day notice period—plus—the 60 day election period—plus— the 45 day COBRA premium payment period) to make a final decision about whether to take COBRA coverage.
- **So for example**, if your COBRA notice was sent on **September 10, 2023**, you could file the application to elect COBRA Continuation coverage any time before say **November 6, 2023** (allow 4 days mailing time) and wait up to an additional 45 days **December 17, 2023** – (allow 4 day mailing time) to see if you have medical expenses that are greater than the COBRA premium due. If you have medical expenses that are greater than the COBRA premium due, then you should make the COBRA premium payment. If you have medical expenses that are less than the COBRA premium due—and you and your family are healthy—your ultimate decision may be not to pay the COBRA premium due.
- There are no provisions under the law to collect premiums from people who elect COBRA coverage but don't send in the premiums. The only penalty for failing to send in the premium is that you don't have coverage.
- Thus, you can delay making the COBRA election and premium payment, but if you actually make the COBRA payment, premiums will be required for all periods back to the September 1, 2023. If the company sends you a bill for COBRA premiums for later months, they are generally due within 30 days after the due date shown on each bill. If you fail to make the required payment your COBRA coverage will be cancelled. You will not have a second

opportunity to elect COBRA coverage. If you want it you must continue to make the payments.

- If you elect COBRA continuation coverage, your medical coverage will be exactly the same as before the work stoppage. The only exception is that if you are Medicare eligible, Medicare will become the primary payor.

Employees with Special Circumstances

COBRA Continuation for Disabled Employees up to 29 Months

Individuals who qualify for Social Security Disability may obtain up to 29 months of COBRA coverage, if Social Security found the disability arose within 60 days of losing coverage and they notify the Plan Administrator of the disability determination within 60 days of the receipt of the Award letter from Social Security.

COBRA Continuation for Selected Dependents up to 36 Months

Individuals may also obtain up to 36 months of COBRA continuation coverage, if they have experienced a second qualifying event (such as a death, divorce or dependent reaching the age at which they are no longer eligible) within the 18-month COBRA continuation period.

Seeking medical care with COBRA

If you need to seek medical care or prescriptions using COBRA, you will need to tell the provider that you are electing COBRA. You may be billed for the service or prescription and will need to submit to COBRA for payment. For questions about coverage call the phone number on the back of your insurance card.

You may be issued a new plan number or card once you pay your COBRA premium and are enrolled in COBRA coverage. For info about getting a new card, contact the COBRA Administrator from your COBRA letter or the number on the back of your old insurance card.

IF YOU LEARN THAT THE COMPANY'S COBRA PROCEDURES ARE DIFFERENT FROM THOSE DESCRIBED IN THIS FLYER, PLEASE CONTACT A LOCAL UNION OFFICER, STAFF REP JOE ARICO AND EMAIL: usw4200healthcareinfo@gmail.com