

COBRA Coverage FAQ

Q: Who is eligible for COBRA coverage?

A: Anyone that loses coverage due to termination of employment or experiences a reduction in hours and is currently enrolled in coverage.

Q: Are my dependents eligible for COBRA coverage?

A: Dependents are eligible for COBRA coverage if they are currently covered under your health insurance and experience a qualifying life event.

1. A spouse/domestic partner, of an Associate, qualifies for COBRA coverage if one of the following occurs:
 - Spouse deceases;
 - Spouse's hours of employment are reduced;
 - Spouse's employment ends for any reason other than his or her gross misconduct;
 - Spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
 - You become divorced or legally separated from your spouse.

2. Dependent children, of an Associate, qualify for COBRA coverage if one of the following occurs:
 - Associate deceases;
 - Associate's hours of employment are reduced;
 - Associate's employment ends for any reason other than his or her gross misconduct;
 - Associate becomes entitled to Medicare benefits (Part A, Part B, or both);
 - Associate become divorced or legally separated; or
 - The child stops being eligible for coverage under the Plan as a 'dependent child.'

Q: When does COBRA coverage begin?

A: COBRA coverage begins immediately following the termination of your active coverage.

Q: How long does COBRA last?

A: You can be covered under COBRA for 18 months. Note: there are situations where the original 18-month period of COBRA coverage can be extended.

Q: If I enroll in COBRA coverage, can I cancel at any time?

A: Yes, you may cancel coverage any time by contacting WEX at 877-837-5017.

Q: What benefits can I elect coverage for under COBRA?

A: You can elect Medical, Dental and Vision coverage.

Q: Can I change the plans that I was enrolled into under active coverage?

A: No, the current Medical, Dental and/or Vision plans you are enrolled in as an active Associate, will remain the same when enrolling into COBRA. However, during the COBRA Annual Enrollment period, you may choose to enroll into a different plan. Please note, while you must maintain the same plan coverage, you can choose to drop dependents from being covered. Example, you could go from a current family plan to an Associate only plan under COBRA, as long as the plan itself remain the same.

Q: How long do I have to elect COBRA coverage?

A: You have 60 days, from the date you lose coverage, to enroll into COBRA.

Q: Why is COBRA coverage so expensive?

A: When you are no longer an active Associate, you lose the benefit of the company contribution, which results in you paying the full monthly cost of the plan going forward.

Q: Do deductibles start over when you enroll into COBRA?

A: No, COBRA coverage is an extension of the same coverage held during active employment. If you already satisfied your deductible during the current plan year, you will not have to do so again during the current plan year while on COBRA.

Q: How do I enroll in COBRA coverage?

A: Upon termination, you will receive a letter mailed to your home, from WEX, with instructions on how to enroll online or via mail.

Q: Who do I contact for more information?

A: You can visit the COBRA portal at www.mypremiumbill.com or call WEX at 1-800-498-8705.