

# Residents and Clinical Fellows: Cobra

## COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) provides for continued coverage for a certain period of time at applicable monthly **COBRA Rates, 2019-2020** if you, your spouse or domestic partner, or your dependents lose group medical, dental, or vision coverage because:

- Your employment ends (for reasons other than gross misconduct);
- Your work hours are reduced below the eligible status for these benefits;
- You die, divorce, or are legally separated;
- Your enrolled child ceases to be an eligible dependent.

Note: The continuation period is calculated from the earliest of these qualifying events.

COBRA continuation coverage is identical to the UC-sponsored coverage you and/or your dependents had immediately prior to qualifying for COBRA coverage.

You may continue coverage under COBRA for up to 18 months if you terminate employment or your hours of employment are reduced to less than 43.75 percent time (17.5 hours per week). COBRA Coverage generally continues for up to 36 months if your dependent(s) lose coverage because you divorce, legally separate, get an annulment, end a domestic partnership or die or because the dependent loses eligibility (for example, turns age 26).

### What you need to do:

If the qualifying event is a separation of employment, you don't need to take any action. PlanSource our COBRA Vendor, will mail you a COBRA packet within 3 to 4 weeks from the date your Program Administrator enters your health plan termination date into the Insurance database.

For the following qualifying events, you must notify your Program Administrator or the Central Insurance Desk, by providing a written notice within 60 days of the event:

- divorce/legal separation/annulment
- termination of domestic partnership
- loss of dependent status (e.g., child turns age 26)

### How to enroll:

You have 60 days from the date of the qualifying event, to enroll in COBRA. Review your COBRA packet, then complete and send your enrollment forms and premiums directly to PlanSource. PlanSource will report your enrollment and premiums to the individual health plans. Note, it may take the plan 2 to 3 weeks to recognize you as a new COBRA participant and once enrolled, coverage is always retro to the date your employer coverage ends.

If you have a change in address upon separation, please contact PlanSource to report the change and to learn of the impact if any, to your medical plan options.

### For More Information:

If you have questions about your COBRA continuation coverage rights, please contact PlanSource Member Services or the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA). Addresses and phone numbers of Regional and District EBSA Offices are available through the EBSA website at: [www.dol.gov/ebsa](http://www.dol.gov/ebsa).

### Contacts:

Central Insurance Desk: [sharon.mendonca@ucsf.edu](mailto:sharon.mendonca@ucsf.edu), 415-476-6529  
PlanSource: [COBRA@plansource.com](mailto:COBRA@plansource.com), 1-888-266-1732