



Your Benefits

Learn-Plan-Choose



Leaving County Employment Frequently Asked Questions - Benefits

Top Things You Need to Know

Your existing coverage will be effective through the last day of the month following your separation from County employment. Generally, COBRA healthcare coverage begins the 1st of the month after your termination date. Coverage may be retroactive based on when you submit your COBRA enrollment paperwork and pay your premiums.

If you seek services on the 1st of the month following termination, explain to your provider that COBRA coverage is pending. In some situations, you may be asked for a partial payment or your provider will delay your payment until your COBRA coverage is active.

- The COBRA eligibility notice will automatically be sent to your home mailing address. You do not need to do anything to receive the paperwork. No need to request it from Employee Benefits or ASI COBRA.

- COBRA plan rates are 102% of premium cost (full premium cost plus a 2% administrative fee) and can be found on our Employee Benefits website:

<https://www.sandiegocounty.gov/content/sdc/hr/EmployeeBenefits/cobra.html>

- COBRA eligibility and plan offerings are based on your existing coverage and termination date. If you work through the first day of the month, benefits will be covered through the entire month.

Example 1: If your last day worked is January 1st, your termination date is January 2nd, health coverage will terminate on January 31st and you are eligible for COBRA on February 1st.

Example 2: If your last day worked is January 31st, your termination date is February 1st, health coverage will terminate on January 31st and you are eligible for COBRA on February 1st.

- If you are enrolled in a Health Care FSA, Dependent Care FSA and/or Health Reimbursement Account, don't forget to submit any pending claims. You are eligible to receive reimbursements for eligible expenses incurred up to your last day worked, while the account was active. The deadline to submit 2020 claims is March 31st, 2021.
 - Register or login to your account at www.asiflex.com
 - Helpful videos:
 - [Submitting Claims on the ASIFlex Mobile App](#)
 - [Documentation needed to file an FSA claim for reimbursement](#)

What is COBRA?

Employees and dependents may continue all or some of their health benefits at the same level of coverage they had while being covered under the County of San Diego's active employee group plans.

The Consolidated Omnibus Budget Reconciliation Act (COBRA) offers eligible employees and their dependents, the right to choose to continue their insurance after coverage ends at a rate of 102% of premium cost (full premium cost plus a 2% administrative fee) for up to 18 months (or longer under special circumstances).

What plans may I continue through COBRA?

You may continue any of the following plans that you are actively enrolled in on your last day of employment:

- Medical
- Dental
- Vision
- Employee Assistance Program
- Healthcare Flexible Spending Account
- Health Reimbursement Account

You may choose to continue one, all, or any combination of plans you are offered. You may also continue to cover eligible dependent(s) that were actively enrolled with you on your last day of employment.

Is there any way for me to receive my COBRA enrollment before I leave the County?

The COBRA election notice cannot be generated until your department has entered your termination date into PeopleSoft.

- After your department updates your status in PeopleSoft, ASI COBRA will receive notice of your termination. We send this information to ASI COBRA on a weekly basis.
- Once ASI COBRA receives your information from the County, your COBRA election notice will be mailed to your address of record.

How and when can I sign up for COBRA?

Submit your COBRA election paperwork to ASI COBRA within 60 days from the date that you lose coverage or the date on the COBRA election notice whichever is later.

- You then have 45 days from your election date to pay your first premiums. COBRA will always be retroactive to your eligibility date; there is no lapse in coverage.

Will I have a lapse in coverage?

As long as you complete your election paperwork and pay your premiums on time, your COBRA coverage will be effective on the first of the month following your termination date and there will be no lapse in coverage.

- When seeking services, you should explain to the healthcare provider that you are in the process of electing COBRA coverage and specify the date the COBRA coverage should begin.
- The healthcare provider may explain that you are responsible for the full bill if the COBRA coverage does not start; as long as you complete your election paperwork and pay the premium on time, the COBRA coverage will start and your bills be reprocessed.

Can I continue my Health Reimbursement Account (HRA) or Healthcare Flexible Spending Account (HCFSAs) through COBRA?

You are eligible to continue your coverage in the HRA for up to 18 months if you enroll in COBRA.

You are eligible to continue your coverage under the HCFSAs until the end of the calendar year, if you did not spend the full balance of your account prior to leaving the County.

- Your account is underspent if your total reimbursement for the year is less than the total contributions, at the time that you separate service from the County.

The COBRA premium is up to 102% of the total contribution for the HCFSAs and/or the HRA, so you have to decide whether electing COBRA for these coverages is right for you. If you choose not to enroll in COBRA for your HCFSAs or HRA, you are only eligible to receive reimbursements for eligible expenses incurred up to your last day worked, while the account was active.

What are my options if I move out of state?

The medical HMO plans are only available in the San Diego region. If you move out of state or out of the service area and you wish to continue COBRA coverage, contact ASI COBRA to change plans.

- We recommend that you also compare the COBRA plans to SDCERA options and state exchanges in your new area.

What other insurance options are available?

- If you are age 65 or more, you may be eligible for Medicare.
- You may sign up for insurance through San Diego County Employees Retirement Association (SDCERA), if applicable.
- You may sign up for insurance by purchasing an individual plan directly through an insurance carrier/broker.
- Because you will be newly uninsured, you may apply for special enrollment outside of through Covered California. To take advantage of the special-opportunity, you have 60 days before and 60 days after your employer-sponsored coverage ends to apply for and select a Covered California plan.
- If your spouse is actively employed, you can inquire with his or her employer to determine if you are eligible for their group coverage.

What options do I have once my initial (Federal) COBRA coverage ends?

- You may sign up for Cal-COBRA through your medical insurance carrier. Cal-COBRA is only available for medical plans.
- There is no Cal-COBRA option available for dental or vision plans.
- You may sign up for insurance through SDCERA, if applicable.
- You may sign up for insurance by purchasing an individual plan directly through an insurance carrier/broker.
- Because you will be newly uninsured, you may apply for special enrollment outside of the annual enrollment period through Covered California.
- To take advantage of the special-opportunity, you have 60 days before and 60 days after your employer-sponsored coverage ends to apply for and select a Covered California plan.

What about the Medicare Special Enrollment Period (SEP)?

If you are age 65 or more, you have an 8-month SEP to sign up for Part A and/or Part B that starts at one of these times (whichever happens first):

- The month after the employment ends.
- The month after group health plan insurance based on current employment ends.

For more information, visit the Medicare website at [Medicare.gov](https://www.medicare.gov) or [Social Security's guide to applying for Medicare](#).

What happens to my life insurance?

Your life insurance ends on your last day of employment. Barnum Financial Group (a partner of MetLife) will be in contact with you via mail to offer you an opportunity to continue your life insurance that will include the premium rates.

- You will have 31 days from your last day of employment to enroll which will convert your group policy to an individual policy.

Who do I contact for questions about COBRA?

- Visit our [COBRA website](#) for more information.
- Active Employees - contact Employee Benefits at DHRBenefits.FGG@sdcounty.ca.gov or call (888) 550-2203.
- Retired Employees – contact [ASI COBRA](#) at COBRA@asicobra.com or call (877) 388-8331.

Additional COSD Resources/Contacts

- Deferred Compensation/Nationwide Accounts (619) 531-5840
- Payroll (858) 694-2051
- SDCERA (619) 515-6800