



# County of San Diego / COBRA Fact Sheet

## **What is COBRA?**

The Consolidated Omnibus Budget Reconciliation Act (COBRA) offers employees and their dependents who lose their health benefits, the right to choose to continue their insurance at 102% of premium cost (full premium cost plus a 2% administrative fee) for up to 18 months. You may sign up to continue all or some of the same medical benefits at the same level of coverage you had as an employee of the County of San Diego. You can only change your COBRA elections during open enrollment or if you have a qualifying life event.

## **What happens to my insurance benefits once I separate from the County of San Diego?**

Your medical benefits will automatically terminate on the last day of the month following your separation date. If you work through the first day of the month, your benefits will be covered through the entire month. If your termination date is the first of the month your benefits will be terminated on that day.

## **What insurance options do I have once I separate from the County?**

You will have four options to maintain your insurance benefits:

1. You may sign up for COBRA through ASI COBRA
2. You may sign up for insurance through San Diego County Employees Retirement Association, if applicable
3. You may sign up for insurance by purchasing an individual plan directly through an insurance carrier/broker
4. You may apply for special enrollment through Covered California. Because you will be newly uninsured, you will qualify for special enrollment in Coverage California health insurance plan outside of the annual open-enrollment period. 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.



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### **When will I receive COBRA information?**

ASI COBRA will send you COBRA information no later than 44 days after you separate from County service.

### **What options do I have if I move out of state?**

HMO plans are only available in California. If you move out of state or out of the service area and you wish to continue COBRA coverage, you will need to contact ASI COBRA to change plans.

### **How do I contact ASI COBRA?**

Website: [www.asicobra.com](http://www.asicobra.com) / Email: [cobra@asicobra.com](mailto:cobra@asicobra.com)  
Phone: 877-388-8331 / Fax: 573-499-1840

### **Will I experience a break in coverage?**

Depending on your separation date there may be a temporary lapse in coverage from the time of your separation to the time you submit your enrollment/payment to ASI COBRA. Your COBRA will be retroactive to the first day of your COBRA eligibility so long as you submit your COBRA paperwork and payment within 60 days of the election notice.

### **What happens to my life insurance once I separate from the County of San Diego?**

Your life insurance terminates at the end of the period for which the last premium has been paid for you. MetLife will be in contact with you via mail to offer you a continuation of your life insurance coverage. You will have 31 days from your last day of employment to convert to an individual policy through MetLife. You must complete an application for Insurance Portability with MetLife.



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### **Will I continue to receive the tax sheltered benefit if I continue my Flexible Spending Account (FSA) under COBRA?**

No. If you elect to continue contributing to the FSA the only advantage you would receive is the reimbursement for eligible expenses past your termination date. If you choose not to elect continuation of the FSA you will only be reimbursed for expenses incurred up to your last day worked while the account was active.

### **What options do I have once Federal COBRA ends?**

You have the following options once your Federal COBRA ends:

1. 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.
2. You may sign up for insurance through San Diego County Employees Retirement Association, if applicable.
3. You may sign up for insurance by purchasing an individual plan directly through an insurance carrier/broker.