



## **GENERAL NOTICE OF COBRA CONTINUATION COVERAGE RIGHTS**

This notice contains important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under an STRS Ohio health plan (the Plan). When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage. The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985. COBRA continuation coverage can become available to qualified beneficiaries (spouses and children) who lose health coverage under the Plan due to certain events. For additional information about your rights and obligations under the Plan and under federal law, please contact your COBRA Administrator.

### **What Is COBRA Continuation Coverage?**

COBRA continuation coverage is a continuation of Plan coverage when coverage would otherwise end because of a life event known as a “qualifying event.” Specific qualifying events are listed below. After a qualifying event, COBRA continuation coverage must be offered to each person who is a “qualified beneficiary.” A covered spouse or dependent child of a member could become a qualified beneficiary if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage are required to pay for the coverage.

- If you are a covered spouse, you may become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events: (1) your spouse dies; or (2) you become divorced or legally separated from your spouse.
- If you are a covered child (biological or adopted), you may become a qualified beneficiary if you lose coverage under the Plan because of the following qualifying events: (1) your parent dies; (2) your parents become divorced or legally separated; or (3) you are no longer eligible for coverage under the Plan as a dependent child.

### **Notifying STRS Ohio of COBRA Qualifying Event**

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after STRS Ohio has been notified that a qualifying event has occurred. It is the beneficiary’s responsibility to notify STRS Ohio within 60 days of the occurrence of the qualifying event. The 60-day notification period begins the date the qualifying event occurs. After the beneficiary notifies STRS Ohio, the COBRA Administrator will be informed that a qualifying event has occurred. The COBRA Administrator will then send the beneficiary an informational packet within 30 days after receiving notification from STRS Ohio.

### **How Is COBRA Coverage Provided?**

Once the COBRA Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered members may elect COBRA continuation coverage on behalf of their spouse, and parents may elect COBRA continuation coverage on behalf of their children.

*(continued)*

## **How Long Does COBRA Coverage Last?**

COBRA continuation coverage is a temporary continuation of coverage. When the qualifying event is the death of the member, divorce or legal separation, or a child losing eligibility as a dependent child, COBRA continuation coverage may last for up to a total of 36 months.

COBRA continuation coverage begins on the date that Plan coverage would otherwise have been lost by reason of a qualifying event and stops at the end of the maximum period. It may stop earlier if: (1) premiums are not paid on a timely basis; (2) after the COBRA election, coverage is obtained with another group health plan (e.g., through an employer) that does not contain any exclusion or limitation with respect to any preexisting condition of such beneficiary; or (3) after the COBRA election, a beneficiary becomes entitled to Medicare coverage.

## **Other Coverage Options**

Other coverage options may be available for you and your family. You may be able to enroll in another group health plan for which you are eligible, such as a spouse's plan, if you request enrollment within 30 days of loss of coverage. Additionally, you may be eligible to enroll in an individual plan through Medicaid or the Health Insurance Marketplace. By enrolling through the Marketplace, you may qualify for lower monthly premiums and lower out-of-pocket costs. Being eligible for COBRA coverage does not limit your eligibility for coverage or a tax credit through the Marketplace. You can learn more about these options at [www.healthcare.gov](http://www.healthcare.gov).

## **For More Information**

For more information about your COBRA rights under the Public Health Services Act, visit the Centers for Medicare & Medicaid Services (CMS) website at [www.cms.gov](http://www.cms.gov). You can also call CMS toll-free at 800-633-4227.

Specific questions about your COBRA continuation coverage rights as an STRS Ohio enrollee should be addressed to your COBRA Administrator:

Mutual Health Services  
A Division of Medical Mutual Services, LLC  
P.O. Box 5700  
Cleveland, OH 44101  
Phone: 800-367-3762, ext. 14548 (toll-free)  
Fax: 330-666-2845

## **Notify Your COBRA Administrator of Address Changes**

To protect your family's rights, you should keep the COBRA Administrator informed of any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the COBRA Administrator.