

Continuation of Coverage—COBRA Benefits After Termination

An employee's health insurance coverage ceases on the last day of the month after termination from the St. Johns County School District. The COBRA administrator will mail a written notice to each terminated employee describing the employee's rights and obligations under COBRA.

Through federal legislation known as the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you may choose to continue coverage by paying the full monthly premium cost plus an administrative charge of 2%. Each individual who is covered by a St. Johns County School District plan immediately preceding the employee's COBRA event has independent election rights to continue his or her health, dental, and/or vision coverage.

The right to continuation of coverage ends at the earliest when:

- You, your spouse, or dependents become covered under another group health plan; or, you become entitled to Medicare;
- You fail to pay the cost of coverage;
- Your COBRA Continuation Period expires.

Who Can Continue Coverage?

COBRA continuation coverage must be offered to each person who is a "Qualified Beneficiary." Depending on the type of qualifying event, a qualified beneficiary can be a covered employee, a covered employee's spouse and/or covered employee's dependent(s) who were covered by one of the St. Johns County School District's Health Plans the day before a qualifying event.

Definition of Qualified Beneficiaries

The following individuals can become qualified beneficiaries under COBRA:

- An employee or a former employee;
- The spouse of any of the above; and
- The dependent child(ren) of any of the above.

COBRA Coverage	
Loss of coverage is due to:	Max COBRA Continuation for you, covered spouse, covered child(ren)
Your employment ending for any reason (except gross misconduct) or your hours are reduced so you are no longer eligible for medical, dental, vision, and the health care flexible spending account.	18 months
You or your covered spouse or dependent is disabled (as determined by the Social Security Administration) at the time of the qualifying event, or becomes disabled during the first 60 days of COBRA continuation	29 months
Your death	36 months
Your divorce	36 months
You become entitled to Medicare	36 months
Your covered child no longer qualifies as a dependent	36 months

HIPAA—Continuation of Coverage

- The Health Insurance Portability and Accountability Act (HIPAA) helps protect your rights to medical coverage during events such as changing or losing jobs, pregnancy and childbirth, or divorce.
- Depending upon your group health plan limitations, HIPAA may also make it possible for you to get and keep medical coverage even if you have past or present (pre-existing) medical conditions.
- If you were covered under a medical plan, you will receive a certificate of creditable coverage upon termination.