

WHAT IS SURENCY COBRA?



WHAT YOU NEED TO KNOW ABOUT YOUR COBRA BENEFITS

It sure is easy.

EASILY CONTINUE BENEFIT COVERAGE AFTER CHANGE OR LOSS OF EMPLOYMENT

- COBRA (Consolidated Omnibus Budget Reconciliation Act) provides certain former employees, retirees, spouses, former spouses, and dependent children the right to **temporary continuation of health coverage, including dental, vision and FSA at group rates**. All covered health benefits you received prior to your loss of employment can continue under COBRA (excluding life insurance).
- You must have been **enrolled in your employer's health plan benefits when you worked, and the plan must continue to be in effect for active employees**. COBRA continuation coverage is available upon the occurrence of a **qualifying event** (see below) that would cause you to lose benefit coverage. If your former employer changes its benefits package, you will be offered identical coverage.

QUALIFYING EVENTS

- Voluntary or involuntary termination of employment.
- Reduction in number of hours worked.

For Spouses

- Loss of coverage by the employee because of one of the qualifying events listed above.
- Covered employee becomes eligible for Medicare.
- Divorce or legal separation of covered employee.
- Death of the covered employee

For Dependents

- Loss of coverage by the employee because of one of the qualifying events listed for spouses.
- Loss of status as a dependent child under the plan rules.

MEMBER BENEFITS



LETTER

With login and password information



MEMBER ACCOUNT

With access to view notices, invoices and payment history



NO PRE-EXISTING

No pre-existing condition exclusion periods



COUPON BOOK

To help you track and pay monthly premiums

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