

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 Flexible Spending Account (FSA) at groups 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 benefit 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 the qualifying events listed above for spouses.
- + Loss of status as a dependent child under the plan rules.

COBRA MEMBER BENEFITS



MEMBER ACCOUNT

Log in at Surency.com or use the mobile app to access your information.



FLEXIBLE PAYMENT

Pay with credit/debit, ACH, or paper check. Easily make a payment through your Member Account.



NOTIFICATIONS

Receive emailed or mailed communications that are accessible through your Member Account.



MOBILE APP

Check your account premiums and make a payment anywhere, anytime.