

# COBRA NOTIFICATION/ELECTION FORM

**RE: NOTICE OF RIGHT TO CONTINUE  
GROUP HEALTH INSURANCE COVERAGE**

Date: \_\_\_\_\_

Soc. Sec. Number: \_\_\_\_\_

<b><u>FOR DAS-HRE USE ONLY</u></b>
dep/ee: _____
COBRA exp. date: _____
Start direct bill eff: _____

If you wish to elect coverage through COBRA you **must**:

- complete and return this COBRA Notification/Election Form.
- complete and return insurance applications with the COBRA form. You may obtain the insurance applications from your agency Personnel Assistant. Separate applications are required for health and dental.
- send your check for at least the first month's premium with the above forms. Checks should be made payable to the insurance carrier.

**INCOMPLETE INFORMATION WILL DELAY THE PROCESSING OF YOUR ELECTION OF COVERAGE**

Your State group insurance coverage would normally end as of \_\_\_\_\_ . Federal law, however, permits you to continue coverage, at your expense, for one of the "continuation periods" listed below. NOTE: The term "State group insurance coverage" includes both Medical and Dental insurance coverage. Any person covered at the time of the "event" can elect coverage, including a spouse or dependent, even if the former employee does not elect to continue.

**Continuation Period**

Coverage may be continued from the date shown above through the earliest of the following:

1. If you qualify for continuation due to termination of your employment or a reduction in your work hours, coverage may be continued for 18 months; 29 months if disabled per the Social Security Administration at any time during the first 60 days of COBRA coverage;
2. If you qualify for continuation for any other reason, coverage may be continued for 36 months;
3. The date you become entitled to Medicare, or you are covered under another group health insurance plan as a result of employment, reemployment, or remarriage.
4. The end of the last month for which the premium is paid on a timely basis;
5. The date the State group insurance plan is terminated.

**Individual Purchase**

There may be other coverage options for you and your family to buy coverage through the **Health Insurance Marketplace** . In the marketplace you could be eligible for a new kind of tax credit that lowers your monthly premiums. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

**Election and Premium Payment**

**If you decide to continue either the State group health or dental insurance coverage or both, please complete the reverse side of this form and return it within 60 days after the later of: (a) the date coverage would otherwise end, or (b) the date of this notice.**

The State group health and/or dental insurance plan currently in effect for you is listed below along with the monthly premium (subject to change) to continue coverage. **Please make your check(s) or money order(s) payable directly to the health and/or dental insurance carrier. Separate checks are required.**

<b><u>Current Health Insurance Plan &amp; Monthly Premium to Continue</u></b>	<b><u>Current Dental Insurance Plan &amp; Monthly Premium to Continue</u></b>

The insurance company will bill you directly for subsequent monthly premium payments. Failure to make timely payments will be cause for termination of coverage.

The premium payment must be submitted to the insurance carrier within 45 days of the election in order to continue coverage. Failure to make full payment would be cause for continued coverage to be disallowed. If you wait until close to the end of the 60-day time limit to elect coverage, more than one premium payment may be necessary.

Carefully consider your insurance needs. If you need further assistance contact the personnel assistant in the agency where you work.

**You must return this form, check and insurance application (available from the agency's Personnel Assistant or online at our Web site <http://benefits.iowa.gov>) to:**

Iowa Department of Administrative Services  
Human Resources Enterprise  
Group Health and Dental Benefits  
Hoover State Office Building, Level A  
1305 E. Walnut  
Des Moines, Iowa 50319

**Qualifying Event:** \_\_\_\_\_  
*(Termination of Employment, Death of Employee, etc.)*

**Date of Qualifying Event:** \_\_\_\_\_

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**TO BE COMPLETED BY THE QUALIFIED PERSON**

1. Coverage is to be continued: Yes  No
2. If "yes" is checked, please complete the items below. If "no" is checked, please sign, date, and return this form to the above address.
3. Coverage is to be continued for: Health  Dental

Myself only

Myself and the following dependents

Names of dependent(s) \_\_\_\_\_

4. The subscriber's name to which you are currently a dependent (if applicable):

\_\_\_\_\_ Social Security # \_\_\_\_\_

5. Qualified Person: Birth date (month, day, year) \_\_\_\_\_

Social Security Number \_\_\_\_\_

Telephone (area and number) \_\_\_\_\_

\_\_\_\_\_  
*(Signature of Qualified Person)*

\_\_\_\_\_  
*(Date Signed)*