



# BENEFITS DISCONTINUATION

## Frequently Asked Questions

### **What is COBRA?**

The Consolidated Omnibus Budget Reconciliation Act (COBRA) health benefit provisions amend the Employee Retirement Income Security Act, the Internal Revenue Code and the Public Health Service Act to require group health plans to provide a temporary continuation of group health coverage that otherwise might be terminated.

### **Will I continue to have Humana as my insurance carrier?**

Yes, the same plans and network will be offered with COBRA Benefits.

### **Can I switch plans or add/drop vision or dental when I enroll in COBRA?**

No, you will have to continue the same plans and coverage that were in effect through 04/30/2020. You can change coverage during Open Enrollment.

### **Will my network change?**

No, the carrier and the plans stay the same, which means the network does not change. You will not have to change physicians or pediatricians.

### **What happens to my deductible?**

Any money paid towards the deductible through 04/30/2020 will follow your plan to COBRA.

### **Will I lose my company paid supplemental benefits; Life Insurance and AD&D?**

All company paid benefits will end on 05/01/2020.

