



Heluna Health®

EMPOWERING POPULATION
HEALTH INITIATIVES SINCE 1969

COBRA Information

Coverage End Date: Your health insurance coverage ends at midnight on the last day of the month on which you terminate employment.

COBRA: You can continue your medical, dental, vision, EAP and FSA coverages under a federal law known as COBRA. Shortly after your last day of employment, you will receive COBRA election forms via regular mail from *The Advantage Group*, which is Heluna Health's COBRA administrator. They will process your elections, collect your monthly premium payments, and re-enroll you with Kaiser Medical, United Healthcare Medical, Balance by CCHP Medical, Delta Dental, EyeMed Vision, Telus EAP (Formerly LifeWorks) and/or The Advantage Group Flexible Spending Account, whichever plans are elected.

Please Note: Recipients have sixty (60) days from the date of the notice to reply to *The Advantage Group* with intent to continue insurance. Once you've made your election, you have an additional forty-five (45) days to pay the initial premium amount due. Your coverage will not be reinstated until *The Advantage Group* receives both your completed election form(s) and your initial premium payment. Once your COBRA paperwork has been processed, your coverage start date under COBRA will be retroactive to the date your coverage ended as an active employee, so you won't ultimately incur a gap in coverage.

You can continue coverage under COBRA for at least eighteen (18) months. You renew this coverage each month by paying your insurance premiums to *The Advantage Group*. Failure to pay your premiums in a timely manner will result in the cancellation of your COBRA coverage.

Consult your COBRA Election Notice from *The Advantage Group* for further details. You can also contact the *Gallagher Employee Support Center* at 855-670-2222 or LosAngeles.ESC@ajg.com if you have questions about your COBRA options.

Important Notice: *Any employee or dependent eligible for Medicare part A, B, C, and/or D should consult with a Medicare specialist prior to electing COBRA benefits.*