

As of October 2, 2020

Unite Here Local 1 COBRA Guide

COBRA Basics

What is COBRA?

COBRA is a continuation of your current health insurance that you had when you were working. So, if you have had Union health insurance and it is about to expire, COBRA would continue your union health insurance plan. (If you had company health insurance and you get COBRA through your company, that would mean continuing your company health insurance.)

How much does COBRA cost?

If you had Union health insurance, you can continue your great coverage, but it is expensive. For Individual Medical/Dental/Vision, the premiums range from \$458.42 per month to \$788.38 per month depending on your plan. Family coverage is significantly more expensive than that. The rates for each plan are below:

“Hotel” Plan 114

	Medical	Dental	Vision
Single	\$471.79	\$32.56	\$4.29
Dependent	\$677.45	\$46.76	\$6.16
Family	\$1,149.24	\$79.32	\$10.45

“Restaurant” Plan 115

	Medical	Dental	Vision
Single	\$427.61	\$27.61	\$3.20
Dependent	\$614.00	\$39.64	\$4.60
Family	\$1,041.61	\$67.25	\$7.80

“Casino” Plan 116

	Medical	Dental	Vision
Single	\$776.21	\$10.03	\$2.14
Single + Spouse	\$1,655.66	\$21.39	\$4.56
Single + Child(ren)	\$1,294.72	\$16.73	\$3.57
Family	\$2,299.14	\$29.71	\$6.34

Explanation of Costs under the “Hotel” Plan 114 and “Restaurant” Plan 115

- If you (the union member) are the only one enrolling in COBRA, you’ll follow the pricing in the line for “Single.”
- If you (the union member) are not enrolling yourself in COBRA, but someone who was on your union health insurance previously is enrolling in COBRA without you, follow the pricing in the line for “Dependent.”
- If you (the union member) are enrolling for COBRA along with any number of family members (examples: you the member, along with your spouse; you along with a child dependent; you with a spouse and multiple children), follow the pricing in the line for “Family.”

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How long can I be on COBRA?

Generally, you can be on COBRA for 18 months after the loss of your normal coverage. Then, after 18 months, there are certain conditions or situations that make people eligible to continue it for even longer.

Can I buy just Vision and/or Dental insurance through COBRA if I don't buy the medical coverage?

No – If you continue Medical coverage, you can decide if you also want to continue your Vision and/or Dental coverage. If you do not continue Medical coverage, you cannot just continue Vision/Dental on their own.

If my family member was not enrolled in the Union health insurance while I was working, can I enroll them in COBRA?

You can only enroll new people in COBRA who were not enrolled in your health insurance while you were working if there is a qualifying life event, such as getting married, or the birth of a child.

Applying for COBRA

COBRA Notice in the Mail

You'll get a "COBRA Notice" letter in the mail from Unite Here Health when your benefits are about to expire. If you're on Union health insurance, Unite Here Health will be sending out these letters soon. Follow the directions on that letter (see below). If you're on a company health plan, call your company to have them send you a COBRA Notice if you have not received one. If your health insurance coverage has expired and you still have not gotten a COBRA Notice, feel free to call the Unite Here Health office at 800-419-4373 to ask about having another one mailed to you.

Please note: It is important that you select coverage and pay premiums within the timeframes specified in the notice. If you miss a deadline, then the plan is not required to reinstate your coverage.

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Applying

If you're applying for COBRA through Union health insurance, toward the end of your COBRA Notice in the mail, you'll see this box:

INSTRUCTIONS: Please list below each person ("qualified beneficiary") you want to elect COBRA Continuation Coverage for including employee or former employee, if applicable.

NAME	DOB	RELATION TO EMPLOYEE	SSN	COVERAGE ELECTED

I (We) elect COBRA Continuation Coverage in the UNITE HERE HEALTH Plan as indicated above:

Fill in the information of whoever you want to be covered under your COBRA continuation.

You have a few ways to send in **completed** election forms:

- **Text** in a picture of the form: 312-500-1166
- **Email** a picture of the form: cobrateam@uhh.org
- **Mail:** UNITE HERE HEALTH
P.O. Box 6557
Aurora, IL 60598-0557

Paying for COBRA

You've got two ways to **submit your first payment:**

- **Mail:** Send your check to UNITE HERE HEALTH, at the same address as above (UNITE HERE HEALTH, P.O. Box 6557). If you do this, you can include the check with the filled out form.
- Wait 3 days after you send in the above form to allow for processing. Then, you can **pay by credit card** by calling UHH Member Services, at 800-419-4373.

After you make your first payment for continuation coverage, you'll have to make monthly payments, for each month that follows. The amount due each month is shown on the election form. The monthly payments are due on the first day of the month for that coverage period.

Payments after your first payment can be made online at UNITEHEREHEALTH.org, or by check or money order (made payable to "UNITE HERE HEALTH") and should be sent to:

UNITE HERE HEALTH
P.O. Box 6557
Aurora, IL 60598-0557