

UNLIMITED YOU



ANAHEIM UNION HIGH SCHOOL DISTRICT

COBRA CONTINUATION COVERAGE

WHAT IS COBRA CONTINUATION COVERAGE?

The Consolidated Omnibus Budget Reconciliation Act (COBRA) generally requires that group health plans sponsored by employers with 20 or more employees, offer covered employees and their covered family members the opportunity for a temporary extension of health coverage (called continuation coverage) where coverage under the plan would otherwise end. The following are examples of qualified COBRA events: death of the employee, voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, divorce, a dependent child ceasing to be a dependent under the applicable requirements of the plan.

AM I REQUIRED TO TAKE COBRA?

No. It is your choice to enroll or waive COBRA coverage.

IF I ELECT COBRA ARE MY BENEFITS THE SAME AS MY ACTIVE BENEFITS?

COBRA coverage is a continuation of your current active medical, dental, vision, and EAP plans. You decide which plan(s) to continue. Each eligible family member may elect their own coverage(s). *Note to employees that terminate employment who are approaching age 65 or older - COBRA does not protect you from Medicare late enrollment penalties.*

WHAT IS THE COST OF COBRA AND HOW LONG DOES COBRA LAST?

Qualified individuals may be required to pay the entire premium for coverage up to 102% of the cost to the plan (see rates below).

Assuming all required premiums are paid, COBRA coverage starts on the date of the qualifying event, and the length of the period of COBRA coverage will depend on the type of qualifying event which caused you or your family member to lose group health plan coverage.

For "covered employees," the only qualifying event is termination of employment (whether the termination is voluntary or involuntary) including by retirement, or reduction of employment hours. In that case, COBRA lasts for 18 months.

If the qualifying event is the death of the covered employee, divorce or legal separation of the covered employee from the covered employee's spouse, or the covered employee becoming entitled to Medicare, COBRA for the spouse or dependent child lasts for 36 months.

**AUHSD ACTIVE GROUP BENEFITS ARE IN TACT
THROUGH THE LAST DAY OF THE MONTH OF YOUR LAST DAY WORKED**

WHAT HAPPENS IF I MISS MY OPPORTUNITY TO TAKE COBRA COVERAGE?

COBRA coverage is an IRS regulated program and has time specific rules. If you miss the deadline to enroll or miss a payment, you will no longer be eligible for COBRA coverage.

HOW DO I RECEIVE INFORMATION ABOUT COBRA AND WHO DO I CALL FOR QUESTIONS?

Your HR department will inform Risk Management/Health Benefits of your qualifying event. Notification of your qualifying event will be processed through the benefits system and sent to the COBRA administrator, Luminare Health, within 30 days. Once received, Luminare has 14 business days to mail your COBRA packet to you. For questions contact Luminare Health at the contact number listed in your COBRA packet or call Member Services on the back of your medical ID card.

WHAT ABOUT MY VOLUNTARY AMERICAN FIDELITY PRODUCTS?

Contact American Fidelity at 800.365.9180 for information about their products and continuation of coverage.

AUHSD 2026 - COBRA RATES

2026 MONTHLY COBRA RATES (Incl. 2% admin fee):	EPO medical	PPO medical	PPO dental	HMO dental	Vision	Employee Assistance Program
Single	\$835.57	\$930.69	\$44.07	\$19.56	\$11.64	\$.93
Employee & Spouse	\$1,838.27	\$2,047.55	\$91.69	\$32.28	\$18.63	\$.93
Employee & Child(ren)	\$1,504.01	\$1,675.24	\$100.48	\$34.45	\$19.01	\$.93
Employee & Family	\$2,590.30	\$2,885.17	\$160.07	\$51.56	\$30.65	\$.93

RISK MANAGEMENT & INSURANCE

Anaheim Union High School District | 501 N. Crescent Way | Anaheim, CA 92801