

**1. I am leaving Baptist Health as part of the VSO. How will my health benefits be affected?**

Your benefits will continue through the end of the month in which your employment ends. After that, you will be eligible to continue your health coverage through COBRA. Health coverage includes medical, dental, vision and healthcare flexible spending account. Our COBRA administrator is CONEXIS, a division of WageWorks. They can be reached at **877-722-2667**. For other benefits information, you can contact the Pay and Perks Service Center at 786-662-7178 Option 1. For information about your Baptist Health Retirement Plan, contact Transamerica at 800-755-5801.

**2. What is COBRA?**

COBRA stands for Consolidated Omnibus Budget Reconciliation Act. It is a law that allows former employees to elect continuing coverage of group health benefits for themselves and their covered dependents when a qualifying event occurs that would otherwise lead to termination of coverage. Group coverage under COBRA may be extended for a maximum of 18 months due to employment termination.

**3. How can I continue my medical coverage for COBRA?**

You may elect to enroll in COBRA for your medical coverage during your separation benefits period. Baptist Health will continue to pay the employer portion of the medical plan during your separation benefits period (the number of weeks of separation pay you are receiving). You will be responsible for the employee portion – this is the amount that is deducted from your paycheck for your medical plan. These payments will not be deducted from your separation pay check. You must make these payments for your medical coverage directly to CONEXIS, the COBRA administrator.

**4. I am (at least) 65 years of age and participating in the VSO, can I elect COBRA continuation coverage?**

Yes. Refer to Medicare.gov for more information about Medicare eligibility, rights and responsibilities.

**5. Will COBRA continuation coverage be offered to covered dependents?**

Yes. COBRA eligibility applies to covered dependents as well.

**6. Can I continue my dental and vision coverage through COBRA?**

If you were enrolled in dental and vision, you may also elect to continue this coverage through COBRA at the full COBRA premium rate. You must make these payments directly to CONEXIS, the COBRA administrator.

**7. Can I continue my Healthcare Flexible Spending Account (FSA) through COBRA?**

Yes. If you were enrolled in a healthcare FSA and you have a remaining balance at termination, you can continue your healthcare FSA account by electing and paying the

premium through CONEXIS, our COBRA administrator. This will allow you to use any remaining balance for as long as the premiums are paid through the end of the calendar year.

**8. If an employee leaves Baptist Health, what happens to the Wellness Incentive deposited in the United Healthcare health incentive account (HIA)?**

If the employee elects to continue medical coverage under COBRA, the incentive will still be available in the HIA. Once COBRA coverage ends, any remaining balance is forfeited.

**9. What are the current COBRA rates?**

Refer to the charts below for 2016 COBRA rates. Employee contributions for 2017 have not yet been determined, but they will likely increase. These increases would affect the COBRA premium rates. CONEXIS will notify you in December of any changes to the premium rates.

**REDUCED COBRA RATES FOR MEDICAL PLANS  
DURING SEPARATION BENEFITS PERIOD**

Medical Plan (Full Time)	PQB Only	PQB + Child	PQB + Spouse	Family
AvMed Health Plan	\$97.46	\$248.99	\$298.42	\$414.46
United Healthcare – Open Access	\$186.62	\$338.87	\$396.07	\$548.32
United Healthcare – POS	\$349.48	\$652.36	\$740.61	\$1041.27
Baptist Health Quality Network	\$77.98	\$198.97	\$238.75	\$331.59

Medical Plan (Part Time)	PQB Only	PQB + Child	PQB + Spouse	Family
AvMed Health Plan	\$123.80	\$353.17	\$423.63	\$629.44
United Healthcare – Open Access	\$217.84	\$481.91	\$564.22	\$835.90
United Healthcare - POS	\$381.01	\$740.20	\$841.27	\$1268.17
Baptist Health Quality Network	\$99.04	\$282.53	\$338.91	\$503.56

### FULL COBRA RATES

Medical Plan	PQB Only	PQB + Child	PQB + Spouse	Family
AvMed Health Plan	\$590.98	1,122.86	\$1,181.95	\$1,865.65
United Healthcare – Open Access	\$581.21	\$1,099.98	\$1,215.26	\$1,734.04
United Healthcare - POS	\$583.25	\$1,103.98	\$1,219.72	\$1,740.47
Baptist Health Quality Network	\$601.79	\$1,143.39	\$1,203.56	\$1,899.77

### FULL COBRA RATES

Dental and Vision Plans	PQB Only	PQB + 1 Dep.	PQB + 2 or more Dependents
MetLife Safeguard Basic (SCG1038)	\$11.86	\$20.77	\$32.63
MetLife Safeguard Basic Plus (SCG1037)	\$16.95	\$29.69	\$46.64
MetLife PDP (including Mariners)	\$42.14	\$103.25	\$141.29
EyeMed Vision Plan	\$5.12	\$13.19	\$21.27

#### 10. How do I elect COBRA coverage?

A packet of COBRA materials will be mailed to your home address by our COBRA administrator, CONEXIS close to the date you lose coverage. The packet will include information about COBRA, including your rights, obligations, and cost of coverage. You can enroll in COBRA continuation any time during your election period. However, your coverage is not reinstated until you pay the COBRA premiums.

You have two ways to elect COBRA coverage:

- a. Log in to your CONEXIS account at [mybenefits.conexis.com](http://mybenefits.conexis.com) and follow the prompts. You will need to create an account the first time you visit this site.
- b. You can complete and send in the election form that was sent to you in your COBRA packet.

To expedite your COBRA enrollment, we recommend you enroll and pay for coverage online. Typically you can access your account once your packet has been mailed to you. This date varies by individual. For those leaving Baptist Health on 9/30/16, you should be able to access your account by 09/30/16. Once you create your account, you can elect and pay for COBRA coverage. Your coverage will be reinstated without any gap of coverage upon paying your premium. If you have any questions about your COBRA coverage or election process, contact CONEXIS at **877-722-2667**.

**11. What happens if I don't pay my COBRA premium on time?**

When you elect COBRA, you must pay your premiums on time. The COBRA invoices will have the payment due date listed, and you can also find this information through your online CONEXIS account. If you fail to make a payment by the due date, your coverage will be canceled and you will lose your COBRA rights. Be aware if you fail to receive an invoice, you are still required to pay on time.

**12. Will I receive a statement each month?**

You will receive monthly invoices. Please make sure that your home address is up-to-date. However, it is your responsibility to make payments regardless of whether or not you have received an invoice. Billing and payment information can be obtained by contacting CONEXIS directly at **877-722-2667**.

**13. Can my premium be withdrawn from my bank account?**

Yes. CONEXIS can accept ACH transactions as well as checks and money orders. CONEXIS can't process payments using credit cards or bank drafts.

**14. Can I pay in advance for my COBRA premiums?**

Yes. You can send payments in advance and those payments will be applied to any future premiums due.

**15. Will I receive a new insurance ID card?**

No. You should continue to use the same ID card provided to you when you were employed.

**16. Can I cancel my COBRA coverage at any time?**

COBRA coverage can be canceled. However if you choose to cancel coverage, it cannot be reinstated. Coverage will automatically be canceled if your payment is not postmarked on or before the deadline date of the month your premium is due.

**17. How do I cancel my COBRA coverage?**

Generally, you submit your request in writing, stating you wish to cancel coverage starting on a particular date. Or if you prefer, simply stop paying for your COBRA coverage when you want it to end.