

**How much does coverage under COBRA cost?**

Please see the COBRA rate sheet on the next page.

**Can I add dependents to my insurance?**

You can add eligible dependents that you gain due to a qualifying life event (QLE), such as birth or marriage or during Annual Enrollment. You must inform ERS within 31 days of the QLE to add the eligible dependent that you gained.

**What if I begin working for an employer who offers Texas Employees Group Benefits Program (GBP) insurance?**

You must pay the full COBRA rate for the month when you begin work.

If you do not pay the full COBRA rate for the month when you return to work, your coverage will be cancelled and you and your dependents will begin coverage after a 60 day waiting period.

**Who should I notify of an address change?**

Notify ERS of changes to your address and the addresses of your covered dependents.

**Who do I pay for coverage under COBRA?**

Make your check or money order payable to GBP. Please send your first payment with your COBRA Election Form. No bills or reminder notices will be sent. Payments are due on the first of each month.

**Will I get new insurance cards?**

Yes, the insurance plan will send the cards approximately 15 days from the date we receive your completed form and payment. Any claims for services after the COBRA enrollment date must be filed using your new Member ID.

**My child is disabled and is turning age 26. Is COBRA my only option?**

If your dependent child is disabled, you may be able to keep your child covered. To apply, complete the Application to Request Continuation Of Coverage For a Disabled Dependent Child, At Age 26 and Over. This form can be found at [www.ers.state.tx.us/Employees/Forms/](http://www.ers.state.tx.us/Employees/Forms/). Send the completed form to ERS for review up to 90 days prior to your dependent child's coverage expiration date, and we will notify you of our decision.

**I am currently enrolled in Consumer Directed HealthSelect<sup>SM</sup> can I still contribute to my health savings account (HSA)?**

Once you are on COBRA, you are no longer eligible for state contribution to your health savings account (HSA). You will only pay the premium for the high-deductible health plan (HDHP) plus the 2% administrative fee to ERS. You can still contribute to your HSA, but you will make your contributions directly to Optum Bank on a post-tax basis. You will also be responsible for any administrative fees to Optum Bank.

**I am an unmarried child. Can I continue insurance after COBRA ends?**

Yes. After 36 months of insurance under COBRA, you may extend coverage as a "Former COBRA Unmarried Child." You must remain unmarried for this continuation.

**Can I continue insurance after COBRA ends?**

Yes. You can apply for a conversion policy through your health and dental plan within 30 days after your insurance under COBRA ends.

**Are there other coverage options besides COBRA coverage?**

Yes. There may be other more affordable coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage (such as a spouse's plan) through what is called a "special enrollment period".

**What is the Health Insurance Marketplace?**

The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You could be eligible for a new kind of tax credit that lowers your monthly premiums and cost-sharing reductions right away. You can find out if you qualify for free or low-cost coverage from Medicaid or the Children's Health Insurance Program. To access the Marketplace visit [www.HealthCare.gov](http://www.HealthCare.gov).

**When can I enroll in Marketplace coverage?**

You have 60 days from the time you lose your job-based coverage (a "special enrollment" event) to enroll in the Marketplace. Otherwise, you can enroll during the "open enrollment" period. To learn more, visit [www.HealthCare.gov](http://www.HealthCare.gov).

**Can I switch between coverage under COBRA and the Marketplace?**

You can switch to a Marketplace plan once you have exhausted your coverage under COBRA, or if your coverage under COBRA ends due to a special event. If you terminate your coverage under COBRA early without a qualifying special event, you'll have to wait to enroll in a Marketplace plan during their next open enrollment period, and could end up without any health coverage. You cannot switch from a Marketplace plan to coverage under COBRA under any circumstances.

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