



Statement Date: August 7, 2017



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**OneUSG Connect - Benefits**  
connect-benefits.usg.edu



**OneUSG Connect - Benefits Call Center**  
1-844-5USGBEN (587-4236)  
8:00 a.m. to 5:00 p.m., Eastern Time, Monday  
through Friday

## COBRA Enrollment Notice

### Action Needed!

You must enroll in COBRA health coverage by **October 18, 2017** on OneUSG Connect - Benefits at [connect-benefits.usg.edu](http://connect-benefits.usg.edu) or by calling the OneUSG Connect - Benefits Call Center at 1-844-587-4236. If you don't enroll, you'll lose this opportunity.

**This notice contains important information about your right to continue your University System of Georgia health coverage, as well as other health coverage alternatives that may be available to you through the Health Insurance Marketplace at [www.HealthCare.gov](http://www.HealthCare.gov) or by calling 1-800-318-2596. You may be able to get coverage through the Health Insurance Marketplace that costs less than COBRA continuation coverage.** Please read the information contained in this notice very carefully and keep it for your records.

As a result of your Termination, your current benefit coverage ends on **July 31, 2017**. You may choose to remain covered under your current group health plan for up to **18** months. This coverage is provided through the Consolidated Omnibus Budget Reconciliation Act, which is often referred to as COBRA.

### Your Benefits

This table details when your current coverage ends and, if chosen, when your COBRA coverage begins.



<b>Plan</b>	<b>Your Benefits (ending 07-31-2017)</b>	<b>Your Benefits If You Don't Enroll in COBRA (beginning 08-01-2017)</b>	<b>If You Enroll, COBRA Benefits Automatically End</b>
<b>Healthcare</b>			
	Comprehensive Care	No Coverage	01-31-2019
	You Only	No Coverage	
<b>Dental</b>			
	Delta Dental Base Plan	No Coverage	01-31-2019
	You Only	No Coverage	
<b>Vision</b>			
	EyeMed Vision	No Coverage	01-31-2019
	You Only	No Coverage	
<b>Tobacco Surcharge</b>			
	Tobacco Surcharge – No	N/A	

**Your Benefit Choices**

Below are the benefit choices available to you and the monthly cost of each choice.

<b>Healthcare</b>	
	<b>You Only</b>
No Coverage	\$0.00
Comprehensive Care	\$601.83

<b>Dental</b>	
	<b>You Only</b>
No Coverage	\$0.00
Delta Dental Base Plan	\$32.23

Vision	
	You Only
No Coverage	\$0.00
EyeMed Vision	\$6.51

## Paying for Your Coverage

### Sign Up for Direct Debit

Avoid worrying about late bill payments by having your payment automatically deducted from your bank account with direct debit. To learn more or sign up for direct debit, access OneUSG Connect - Benefits at [connect-benefits.usg.edu](http://connect-benefits.usg.edu).



### Timing of Your Bills

Once enrolled, you'll receive your first bill for the cost from the date your coverage ended through the end of the month in which you make your COBRA choice. You must submit your first payment within **45 days** of when you chose COBRA coverage.

**Note:** Your first bill is likely to be higher than subsequent bills because it may include more than one month of coverage and is retroactive to August 1, 2017.

Following your first payment, your bills will be due on the **first of each month** for the cost of your benefit coverage. If you fail to submit monthly payments within **30 days** of the due date, your coverage will end retroactive to the last day of the month for which a payment was received. Any payments deposited after coverage was dropped will be refunded and won't extend your coverage.

### Details About Direct Debit

If you choose direct debit, all future payments will be taken from your account on the **first of the month**. If the first of the month falls on a weekend or bank holiday, the payment occurs the next business day. Here are other details if you choose direct debit:

- You'll no longer receive paper bills.
- Your bank statement serves as your confirmation of payment.
- If your payment amount changes, you'll receive a notice at least 10 days before the next scheduled payment.

You may stop using direct debit at any time.



## Other Coverage Options

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 options (such as a spouse's plan) through what is called a "special enrollment period", even if the plan generally does not accept late enrollees. In the Marketplace, you could be eligible for a new kind of tax credit that lowers your monthly premiums right away, and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Being eligible for COBRA does not limit your eligibility for coverage for a tax credit through the Marketplace.

You should compare your other coverage options with COBRA continuation coverage and choose the coverage that is best for you. For example, if you move to other coverage, you may pay more out of pocket than you would under COBRA, because the new coverage may impose a new deductible.

When you lose job-based health coverage, it's important that you choose carefully between COBRA continuation coverage and other coverage options, because once you've made your choice, it can be difficult or impossible to switch to another coverage option.

More information on health insurance options through the Marketplace can be found at [www.HealthCare.gov](http://www.HealthCare.gov).

## Summary of Benefits and Coverage Availability

The health benefits available to you represent a significant component of your compensation package. Health benefits provide important protection for you and your family in the case of illness or injury.

Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options.

The SBC is available on the OneUSG Connect - Benefits website at [connect-benefits.usg.edu](http://connect-benefits.usg.edu). During your enrollment period you can view the SBC by opening the Plan Information page, as follows:

- Log into OneUSG Connect - Benefits through at [connect-benefits.usg.edu](http://connect-benefits.usg.edu)
- Open the Health and Insurance tab
- From the drop down menu, select Plan Information
- Then choose the Summary of Benefits and Coverage you'd like to review.

A paper copy is also available, free of charge, by calling the OneUSG Connect - Benefits Call Center at 1-844-587-4236 (a toll-free number).

**Note:** If you have dependents in your household who are enrolled in a University System of Georgia plan, please share this SBC information with them.

### Family Information

The individuals in this table who are considered Qualified Beneficiaries have independent COBRA election rights.

Name	Birth Date	Relationship	Plans Covered Under	Qualified Beneficiary
John Doe	05-11-1989	Self	Healthcare Dental Vision	Yes

### For More Information



**Web:** OneUSG Connect - Benefits at [connect-benefits.usg.edu](http://connect-benefits.usg.edu)  
**Phone:** 1-844-5USGBEN (587-4236), 8:00 a.m. to 5:00 p.m., Eastern Time, Monday through Friday. (Outside the United States, use +1-312-843-5248.)

