

COBRA Health Care Coverage

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Under MPTN COBRA, you and/or your dependents may be eligible to continue health care coverage, at your own expense and on an after-tax basis, when the coverage that you have through MPTN ends.

MPTN COBRA lets you continue the same health coverage you had before the event that qualified you for MPTN COBRA coverage, including:

- medical coverage,
- vision coverage,
- dental coverage, plus
- Health Care Flexible Spending Account (FSA) contributions.

MPTN COBRA health coverage continues for up to 18, 29, or 36 months, depending on how you or your family member becomes eligible. See “How Long MPTN COBRA Coverage Lasts” within this section.

You pay for whatever MPTN COBRA coverage you elect on an after-tax basis. You decide which of your health care coverages to continue, based on your needs. For example, if you are eligible to continue medical and dental coverage under MPTN COBRA but have access to medical coverage through your spouse’s employer, you might decide to continue only your dental coverage through MPTN COBRA.

MPTN COBRA and FSAs

MPTN COBRA’s continuation provisions apply *only* to health care coverage. You cannot use MPTN COBRA to continue a Dependent Care FSA under any circumstances, because this FSA is not a health care benefit.

Eligibility

You may apply for MPTN COBRA health care coverage for yourself and your covered family members if the health care coverage that you have through MPTN would otherwise end because you are no longer eligible (even if you are still a team member of MPTN). One exception applies: You and your covered family members are not eligible for MPTN COBRA coverage if you are terminated for gross misconduct.

MPTN COBRA continuation is available if your MPTN health care coverage ends because:

- your hours have been reduced below the minimum to continue coverage,
- your active work status has changed due to your resignation, termination, long-term disability, or leave of absence, or
- MPTN is subject to a bankruptcy proceeding.

Your covered family members may apply for MPTN COBRA health coverage if their coverage would otherwise end:

- because of your death, divorce, or entitlement to Medicare,
- because your dependent child becomes ineligible as a result of reaching the dependent age limit, or
- for some other reason.

See “Eligibility and Enrolling” in the *Health Care Benefits* section for a description of eligible family members.

Changes in Status

Although you are covered through MPTN COBRA, you can change your coverage in case of a qualified change in status, such as your marriage or the birth of a child. You must notify Human Resources within 30 days after the change in status if you want to make a change. If you meet the 30-day deadline, the change in MPTN COBRA health coverage will be retroactive to the date of the change in status for the birth or adoption of a child. Changes due to marriage, divorce, or any other qualified change in status will be effective on the first of the month following the enrollment.

For more information on qualifying changes in status, see “Qualified Change in Status” in the *Rules and Regulations* section.

Coverage for Young Adults

When children you cover under MPTN’s health care plans lose eligibility for coverage (by getting married, starting full-time work, reaching the dependent age limit, etc.), they are eligible to use MPTN COBRA to continue their coverage. See “Eligibility and Enrolling” in the *Health Care Benefits* section for information on when eligible dependent children lose eligibility.

Enrolling

In most cases, you will automatically receive an election form and more information about MPTN COBRA health coverage if you become eligible for it.

In the case of a divorce or legal separation, or when your covered dependent child loses eligibility, you or the affected individual is responsible for notifying the MPTN Human Resources office within 60 days of the event to request enrollment information and elect MPTN COBRA health coverage.

60-Day Deadline

You must elect MPTN COBRA health care coverage within 60 days after an event qualifies you for MPTN COBRA, or 60 days after the MPTN Human Resources office mails your election form, whichever is later. Remember that you need to notify the MPTN Human Resources office within 60 days if a covered family member becomes eligible for MPTN COBRA benefits.

Pay on Time

According to the rules that govern MPTN COBRA coverage, if you fail to make payments for your MPTN COBRA health coverage on schedule, your coverage will end. No exceptions will be made, even if your payment is only one day late.

Cost of Coverage

If you elect continued coverage under MPTN COBRA, you are required to pay the full cost of the coverage — both the share you paid as a team member and the share that MPTN paid — plus a 2% administrative charge, in most cases. This means that when your coverage changes to MPTN COBRA coverage and you begin paying the part previously paid by MPTN, the cost to you can be a lot higher.

Your payments for coverage are made on an after-tax basis. You will receive information on how to make payments when you enroll for MPTN COBRA coverage.

Payment Deadlines

After you return your MPTN COBRA enrollment form, you will have 45 days (counted from the date you return your form) to pay any back premiums necessary to avoid a gap in coverage. The premiums you must pay are retroactive to the date coverage ended under the applicable benefit plan.

If you do not continue to make the scheduled payments for your MPTN COBRA coverage on time (within 30 days of the payment due date), your MPTN COBRA coverage will be canceled.

How Long MPTN COBRA Coverage Lasts

The length of time MPTN COBRA health coverage can last depends on the event that caused your eligibility.

For 18 Months

MPTN COBRA health coverage can continue for up to 18 months if you and/or your covered family members would otherwise lose the health coverage you had through MPTN because of:

- your reduction in hours, or
- your change from active work status due to your:
 - resignation,
 - termination (except for termination for gross misconduct),
 - disability, or
 - leave of absence.

If you are a reservist and are called to active duty, each qualified beneficiary will have the opportunity to continue coverage for a maximum period of 24 months.

For 29 Months

MPTN COBRA health coverage can continue for up to a total of 29 months if:

- within the first 60 days of MPTN COBRA health coverage, you or a family member eligible for MPTN COBRA was determined to be permanently disabled according to the Social Security Administration, and
- you or your family member notifies the MPTN Human Resources office before the end of the initial 18-month MPTN COBRA period, and within two months of the date of the determination of disability notification letter.

For 36 Months

MPTN COBRA health coverage for your dependents can continue for up to a total of 36 months from the date any one of the following events occurs:

- Your death,
- Your divorce,
- Your entitlement to Medicare, or
- Your family member ceases to be eligible for coverage.

If any of these events occurs while a family member is covered under MPTN COBRA (because of an 18-month event described previously), MPTN COBRA health care coverage may be continued for up to a total of 36 months from the date of the first event.

Eligible for Medicare

If you become entitled to Medicare benefits and then lose medical coverage within the next 18 months because you are terminated, or your hours are reduced, your covered family members can purchase MPTN COBRA health care coverage for a maximum of 36 months from the date you became eligible for Medicare.

For More Information...

about MPTN COBRA and FSAs, see “Health Care Flexible Spending Account” in the *Flexible Spending Accounts* section.

If You Die

If you die, your covered family members will be offered the opportunity to elect up to 36 months of MPTN COBRA health care coverage.

MPTN COBRA and FSAs

If you become eligible to continue your health care benefits under MPTN COBRA, you may continue your contributions to your Health Care Flexible Spending Account (FSA), but only on an after-tax basis and only until the end of the plan year in which you become eligible for MPTN COBRA.

When Coverage Ends

MPTN COBRA health care coverage ends on the earliest of the following:

- When you or your family member becomes covered under another group health plan that does not contain an exclusion or limitation regarding any pre-existing condition you or your family member may have. (Previous coverage that you had under another group health plan, such as through your spouse's employer, will not terminate or affect your right to elect MPTN COBRA health coverage.)
- When you or your family member becomes entitled to Medicare (usually at age 65):
 - MPTN COBRA health care coverage (excluding dental coverage) ends only for the person who becomes eligible for Medicare; individuals who are not eligible for Medicare may continue their MPTN COBRA health care coverage.
 - Dental coverage may be continued through MPTN COBRA after you become eligible for Medicare.
- When you do not make payments when required.
- When the MPTN health plan is terminated or amended to eliminate coverage and MPTN does not provide a substitute plan to team members.
- When the MPTN COBRA continuation period — 18, 29 or 36 months — ends.
- For after-tax health care FSA contributions, at the end of the plan year in which those after-tax contributions began.

Conversion

If your MPTN medical coverage (including coverage continued through MPTN COBRA) ends for any reason, you may be able to change your group coverage to a different plan, depending on the MPTN Plan in which you participate. The MPTN Human Resources office will notify you if you are eligible to convert your medical coverage and will inform you of the procedures and deadlines that apply for conversion.

If you do convert your coverage, be aware that the coverage provisions will differ from what you had as a team member.

Please note that conversion is not available for dental and vision coverage, nor for the Health Care FSA.

Requesting Additional Certificates of Creditable Coverage

In addition to the certificates you may receive automatically, you also may request a certificate within 24 months after coverage ends. The MPTN Plan will issue a certificate if a former plan participant or someone authorized by that participant submits a written request for a certificate within 24 months of the end of the MPTN coverage.

Also in response to a written request, the plan will provide a copy of this Plan Document and Summary Plan Description (SPD) and other information as outlined in the model form established by HIPAA to provide additional information on categories of benefits, for plans that use the Alternative Method of counting creditable coverage. The MPTN Plan will charge the person or organization requesting these materials a fee to cover the reasonable cost for providing such information.