



Human Resources Benefits and You

COBRA AND LIFE INSURANCE CONVERSION

The Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) allows you and your eligible dependents (currently covered by BlueCross BlueShield, Cigna Dental, EyeMed Vision, or OSU's flexible benefits plan) to continue coverage for a limited time at your expense, as explained below.

Life Insurance conversion and portability options must be completed within 31 days of the last date premiums are paid.

COBRA QUALIFYING EVENTS

18 Months Continuation of Coverage: Employees and currently covered dependents qualify if:

- The employee is terminating employment for any reason other than gross misconduct;
- The employee's hours were reduced below .75 Full Time Equivalent (FTE);
- The employee transfers into a position not eligible for benefits, such as a student or temporary position;
- The employee is not eligible for other group employee coverage.

29 Months Continuation of Coverage: Any employee or currently covered dependents qualify if:

- Eligible for 18 months continuation of coverage; and
- Are certified as disabled by the Social Security Administration before or within the first 60 days of COBRA continuation.

36 Months Continuation of Coverage: Dependents qualify who lose coverage because of:

- The death of a covered employee;
- Divorce or legal separation from a covered employee;
- Entitlement to benefits under Title XVIII of Social Security Act;
- Ineligibility as a dependent child under the requirements of the plan.

Note: Any change in dependent status as listed above should be reported to OSU Benefits, 106 Whitehurst, within 30 days of the change. If a dependent becomes COBRA eligible, the COBRA premium will be at the member rate plus the administrative fee.

LIFE INSURANCE CONVERSION AND PORTABILITY OPTIONS

Liberty Mutual offers eligible employees and dependents an opportunity to continue their OSU paid life insurance and/or voluntary supplemental life coverage. The employee must enroll with Liberty Mutual and pay the entire cost of this coverage directly to Liberty Mutual.

Liberty Mutual will send a packet to your home upon receiving notice from OSU that your life insurance has ended. To continue coverage, be sure to complete and mail the forms back to Liberty Mutual within 31 days of your life insurance ending.

QUESTIONS AND ANSWERS

Will continued health, dental, and vision coverage remain the same as the coverage provided by the existing group policy?

Yes. However, if you or covered dependents are eligible for Medicare, you must enroll in Medicare and Medicare will be primary and your BCBS health plan will be secondary.

Will the health, dental and vision premium for continuation of coverage be the same as the premium currently being paid?

No. Please contact OSU Benefits, 106 Whitehurst, (405) 744-5449, for current rates.

How do I notify my employer that I wish to continue health coverage for my dependents and myself?

When an employee terminates employment or reduces hours, the employee's home department should process an Employment Action form. Upon notification of the separation, OSU Benefits will send a COBRA notification letter and election form to the employee's home address.

If dependents lose coverage because of a divorce, separation, death, or loss of dependent status, the dependent must contact OSU Benefits. Upon receipt of this request, OSU Benefits then mails a COBRA notification letter and application to the applicant.

How will payment be made for COBRA health/dental and/or vision?

OSU Benefits will bill you for your COBRA health, dental and/or vision coverage through the OSU Bursar.

Who should I notify if I want to continue my life insurance?

If you do not receive a packet from Liberty Mutual within 31 days of your life insurance ending, please contact OSU Benefits at (405) 744-5449.

How will payment be made for life insurance?

You will be directly billed at home by Liberty Mutual.

Who should I contact if I have additional questions about life insurance after I leave the University?

You may call OSU Benefits at (405) 744-5449 or Liberty Mutual at 1-888-398-8924.

OSU Human Resources developed this information for the convenience of OSU employees. It is a brief interpretation of more detailed and complex materials. If further clarification is needed, the actual law, policy, and contract should be consulted as the authoritative source. OSU continually monitors benefits, policy, and procedures and reserves the right to change, modify, amend, or terminate benefit programs at any time.