

# COBRA

## Frequently Asked Questions



THE UNIVERSITY of TEXAS SYSTEM  
THIRTEEN INSTITUTIONS. UNLIMITED POSSIBILITIES.

Office of Talent & Innovation  
512-499-4587

### WHAT IS COBRA?

COBRA (Consolidated Omnibus Budget Reconciliation Act) is a federal law that requires that most group health plans (including the UT Health Plan) give employees and their families the opportunity to continue their health care coverage when there is a qualifying event that would result in a loss of coverage under the employer's plan.

### WHAT COVERAGE IS AVAILABLE TO CONTINUE THROUGH COBRA?

You are eligible to continue the medical, dental, and/or vision coverage you were enrolled in at the time of your qualifying event. You may choose which of those plans to continue and may also reduce the number of people covered on the plan (e.g. move from Subscriber & Family to Subscriber only). However, you may not change plans (e.g., Delta Dental Plus to Delta Dental) or add people when enrolling in COBRA. You will have the opportunity to make those kinds of coverage changes during the Annual Enrollment period in July (effective date September 1<sup>st</sup>).

### HOW MUCH DOES COBRA COST?

Please visit [COBRA Rates](#).

### HOW DO I ENROLL?

COBRA materials will be sent via U.S. Mail to eligible individuals. You must complete and return the application within the 60-day enrollment window. Applications may be submitted via U.S. Mail, email, or fax; please refer to the instructions on the application for details.

### HOW SOON AFTER I SEND IN MY COBRA APPLICATION & PAYMENT WILL MY COVERAGE BE ACTIVE?

Applications are processed within approximately 7-10 business days after BOTH the completed application and the full initial premium payment owed have been received. You will receive an Onboarding Letter via U.S. Mail shortly after your application has been processed that will include complete details about your monthly premium, payment options, and COBRA eligibility dates. COBRA coverage retroactively begins the day after regular coverage ended.

### CAN I DECIDE WHEN MY COBRA COVERAGE BEGINS?

No, COBRA coverage will begin immediately after regular coverage ends (e.g., regular coverage ends 5/31 and COBRA begins 6/1). This applies regardless of when you submit your application during the 60-day enrollment window.

### WHEN ARE PREMIUMS DUE?

COBRA premiums are due the 1<sup>st</sup> of every month.

### HOW DO I SUBMIT PAYMENTS?

There are three options to submit payments: (1) Debit via ACH, (2) Mail a Check or Money Order, or (3) major credit/debit card. For additional information, please visit [UT Benefits Billing for COBRA Coverage](#).

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### **WILL I RECEIVE MONTHLY STATEMENTS OR BILLS FOR MY COBRA PREMIUM**

Printed monthly statements are not available. However, if you provide an email address in Section A of the application, you will receive a monthly email reminder about your COBRA premiums.

### **MY CHILD IS SIGNING UP FOR COBRA DUE TO AGING OUT OF MY PLAN. CAN THE PREMIUMS CONTINUE TO BE DEDUCTED FROM MY PAYCHECK?**

No, COBRA premiums cannot be paid via payroll deduction. Payments must be made via (1) Debit via ACH, (2) Mail a Check or Money Order, or (3) major credit/debit card.

### **WHAT HAPPENS IF I NEED MEDICAL SERVICES OR PRESCRIPTIONS DURING THE TRANSITION FROM REGULAR COVERAGE TO COBRA COVERAGE?**

Once your enrollment is complete, the effective date of coverage will be the date after your regular coverage ends. This means there will not be a gap in coverage. However, if you need medical attention or prescriptions between the date your active employee coverage ends and the date the COBRA coverage is active, you'll need to file a claim. Please see [UT Select Medical Claim](#) or [Prescription Drug Reimbursement](#) for instructions on how to file claims.

### **WHO DO I CONTACT FOR ASSISTANCE?**

Please call UT Benefits Billing at (844) 579-8683 or email [utcobra@utsystem.edu](mailto:utcobra@utsystem.edu).