

COBRA

The right to COBRA continuation was created by a federal law, the Consolidated Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage is a temporary extension of coverage under a group health plan (the Plan). The group health and dental plans, and medical reimbursement account each provides an option for continuation coverage. COBRA continuation coverage can become available to you, your spouse and eligible dependent children (qualified beneficiaries) when group health coverage would otherwise end. Continuation coverage is available for a maximum of 18 months upon employment termination, or if your employment status changes to a non-benefit eligible classification within the University.

When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage. For example, you may be allowed to purchase an individual plan through the national Health Insurance Marketplace. By purchasing coverage through the Marketplace, you may qualify for lower cost on your monthly premium and lower out-of-pocket cost. Additionally, you may be eligible for a 30 day special enrollment period under another group health plan for which you are eligible (such as a spouse's plan) even if that plan does not generally allow late enrollment.

The Plan's COBRA continuation coverage is provided by a third party administrator. The COBRA Administrative Service Agent will notify you via U.S. postal service regarding your rights under COBRA and election options. Each qualified beneficiary has an independent right to elect COBRA continuation coverage.

If you have questions regarding your Plan or your rights under COBRA continuation coverage, please contact Detroit Mercy Human Resources department at hr@udmercy.edu or visit the Detroit Mercy [Benefits Page](#). For more information about the Marketplace, you can visit [Healthcare Marketplace](#).