

COBRA questions and answers for terminating employees

What is COBRA?

A continuation of health coverage, with the terminated employee paying the cost. COBRA coverage is bundled, it includes Medical, Prescription, Dental and Vision. Your deductible and out of pocket carry over with you. The coverage is the same as when you were employed at the City, you can continue to use the same ID cards.

When does my current coverage with the City of Columbus terminate?

When your employment ends, your insurance coverage with the City of Columbus will continue until the end of the month.

Do I need to request a COBRA enrollment packet?

No, COBRA packets are mailed out to everyone automatically, after their employment ends.

When will I receive my COBRA enrollment Packet?

After your termination is entered into the Dayforce system, your information will be sent to our COBRA administrator, Anthem COBRA. Anthem COBRA sends out the packets. COBRA packets are requested every Thursday; it takes an additional 10 business days for mailing. The COBRA packet will be sent to your home address in Dayforce. Please update your address in Dayforce if needed.

What is the enrollment process?

After you receive the COBRA packet. You can enroll by mailing in your completed enrollment form. If you have questions, call 1-866-800-2272.

You cannot enroll until Anthem COBRA has your information, if you attempt to enroll too soon, they will not be able to enroll you.

What if I am currently enrolled in Family coverage, but I only want single COBRA coverage?

The coverage offered in your COBRA packet has an option for Single or Family coverage.

What happens if I receive my packet after my City of Columbus coverage has terminated?

Once you enroll in COBRA and your payment is processed, your coverage will be reinstated back to when it lapsed. If you need to see a doctor or fill a prescription before your insurance is reinstated, your provider may ask you to make full payment for services rendered. Once your coverage is reactivated, you can submit a request for refund.

How long can I be on COBRA?

Terminated employees can elect COBRA for up to 18 months. Coverage is month to month, if you miss your payment deadline, your coverage will be terminated. Dependents can qualify for 36 months depending on case-by-case conditions. Please contact Anthem COBRA for further details.

How much does COBRA cost?

COBRA rates are based on your union group, they are posted on the intranet.

COBRA rates change annually in January