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## COBRA :

# Frequently Asked Questions

### **Q. When and how do I get the information to continue my benefits on COBRA?**

A. Within a few weeks after you terminate, your employer will notify Mangrove to send you a Continuation of Coverage Election Package containing notices, rates, and a COBRA election form to you.

### **Q. How much time do I have to decide to elect COBRA?**

A. Your Last Day to Elect is noted on the Enrollment form. The form must be postmarked within 60 days from either the date your active benefits end or the COBRA notification is sent to you, whichever is later. After that date, you will no longer have the right to elect COBRA coverage.

### **Q. If I elect COBRA, how long can it last?**

A. 18 Months for Termination of Employment, Reduction in Hours, or Retirement; 29 Months for Total and Permanent Disability, as determined under the Social Security Act; 36 Months (for Dependents only) for Divorce or Legal Separation, Death of Employee, Child Ceases to be Dependent, or employee becomes entitled to Medicare.

### **Q. If I elect COBRA, how much will it cost?**

A. Generally you will pay 102% of the active employee premium which includes both employer and employee portions and an administrative fee for the coverage you elect. The actual rate will be provided in your COBRA Continuation Election package. Please note that the rates are subject to change.

### **Q. When are my payments due?**

A. On the first of the month, with a 30-day grace period. The payment must be postmarked within the month in which it is due. Once the first month's premium payment posts to your account, you will receive courtesy coupons for the remainder of the year. These coupons are not needed to make a payment, but will help you stay on track.

### **Q. How do I get my coverage reinstated to the effective date?**

A. Simply complete and return the COBRA election form with the first month's premium payment. (Your COBRA effective date is on the election form.)

### **Q. When will my coverage be active?**

A: Approximately 15 days from the day you mail the form and first month's premium payment. Call your insurance carrier at that time to confirm coverage is active. The phone number is on the back of your member ID card. You may have to pay for medical expenses out of pocket and submit a claim to your insurance company for out of pocket expenses.

### **Q. Where do I submit claims to get them paid?**

A. Since your COBRA coverage is exactly the same coverage you had as an active employee, usually you can use the same card, submit claims in the same way, and call the same Customer Service numbers you used previously.

### **Q: How do I pay my premiums?**

A: Payments of check or money order can be mailed, payable to Mangrove Employer Services. You can also pay on the website by check. Follow the instructions provided on your COBRA notification cover page. You can log onto the website and view your account information as well as pay your premiums by check online.

### **Q: Will I receive new insurance member ID cards?**

A: Not necessarily. You will use the same insurance member ID cards as you used when you were an active employee. Your benefits remain exactly the same as they were when you were an active employee. When you call the insurance company to confirm coverage is active, ask them if your ID # will remain the same.

### **Q: What's the best way to get information about my account?**

A: Visit [www.emangrove.com](http://www.emangrove.com), and choose "COBRA Participant" under Account Login, or use the Internal Voice Response system by calling 888-862-6272 available 24/7 days a week. Your ID number is your social security number. Since your COBRA coverage is exactly the same coverage you had as an active employee, usually you can use the same insurance card, submit claims in the same way, and call the same Customer Service for numbers for your insurance carrier that you used previously.

