



## 2009 COBRA COSTS

Effective February 17, 2009, the American Recovery and Reinvestment Act of 2009 (ARRA) began reducing the COBRA premium in some cases. Employees and dependents that experience a loss of coverage during the period that begins with September 1, 2008 and ending with December 31, 2009 may be eligible for the temporary premium reduction for up to nine months. You must be considered an "Assistance Eligible Individual" in order to receive the subsidized premium rate for COBRA.

To be considered an "Assistance Eligible Individual" and get reduced premiums you:

- MUST be eligible for continuation coverage at any time during the period from September 1, 2008 through December 31, 2009 and elect the coverage;
- MUST have a continuation coverage election opportunity related to an involuntary termination of employment that occurred at some time from September 1, 2008 through December 31, 2009;
- MUST NOT be eligible for Medicare; AND
- MUST NOT be eligible for coverage under any other group health plan, such as a plan sponsored by a successor employer or a spouse's employer.

You will receive a COBRA Election Notice and detailed information about the ARRA Subsidy approximately three (3) weeks after your termination from City service has been inputted in the payroll system.

### COBRA continuation coverage cost (monthly) for 2009 is as follows:

Name of Plan	Employee or Individual Only Coverage		Employee and Spouse/DP* Coverage		Employee or Spouse/DP* and Child(ren) Coverage		Employee and Family* Coverage	
	Cost for Non-AEIs	35% for AEIs ONLY	Cost for Non-AEIs	35% for AEIs ONLY	Cost for Non-AEIs	35% for AEIs ONLY	Cost for Non-AEIs	35% for AEIs ONLY
Kaiser Permanente HMO	\$378.22	\$132.38	\$829.68	\$290.39	\$754.46	\$264.06	\$980.18	\$343.06
Blue Cross HMO	\$349.55	\$122.34	\$767.43	\$268.60	\$695.84	\$243.54	\$955.45	\$334.41
Blue Cross PPO	\$529.95	\$185.48	\$1,170.18	\$409.56	\$1,015.84	\$355.54	\$1,328.37	\$464.93
Delta Preventative	\$5.08	\$1.78	\$9.30	\$3.26	\$10.32	\$3.61	\$14.89	\$5.21
DeltaCare USA DHMO	\$16.69	\$5.84	\$31.09	\$10.88	\$27.89	\$9.76	\$36.03	\$12.61
Delta Dental PPO	\$50.84	\$17.79	\$95.25	\$33.34	\$96.04	\$33.61	\$129.36	\$45.28

\* Domestic Partners and children of Domestic Partners (who are not related to the employee) are not considered AEIs and therefore are not eligible to receive the COBRA subsidy. Domestic Partners and their children may enroll in COBRA during their original election period and pay the full-cost of COBRA. These members cannot be enrolled under the same COBRA plan as family members who qualify as AEIs and are eligible for the subsidy.