

## COBRA Notification

When a COBRA qualifying event occurs, the employer notifies Nova. A written notice is generated for the primary qualified beneficiary (PQB) and applicable dependents, detailing rights and obligations pertaining to COBRA. This election notice is mailed, using Department of Labor approved processes, within 14 days of the notification of termination with instructions and timeframes for completion and payment.

## What does the COBRA election notice include?

- A explanation of COBRA rights under the law
- A COBRA enrollment form
- Timeframes for submitting the COBRA enrollment form
- Monthly premium amount for applicable, medical, dental, and vision coverage (s)
- Address of where to send COBRA enrollment form and payment
- COBRA FAQ
- Health Insurance Marketplace (alternative options to COBRA)

## What happens when a PQB elects coverage?

- PQB returns the COBRA enrollment form to the address on the notification within 60 days of the postmark
- Pay the monthly premium amount within 45 days of electing coverage
- PQB will NOT receive a separate monthly invoice – the election notice serves as notification of payment
- Premium coupons are mailed as a courtesy

\*COBRA administration is included in Nova's Level Ease product offering.

## What happens after the COBRA enrollment form is returned?

Once a PQB elects coverage and returns payment, health care coverage is reinstated within 1-3 business days. As long as payments are made in a timely manner, coverage will remain active.

- Payments are due on the first of each month.
- If a payment is not received by the due date, coverage will be terminated back to the last day of the month for which payment was received, after a 30-day grace period.

## Termination of COBRA coverage

Coverage will be exhausted after 18 or 36 months, depending on the eligibility detailed in the election notice. Coverage will terminate at the end of the 18th or 36th month. The PQB will receive a COBRA termination notice when:

- the benefit term is exhausted;
- a PQB has failed to make timely payment; or
- a PQB notifies Nova with a request to terminate coverage



## Have Qualified Beneficiaries with Questions?

COBRA participants may call Nova's Customer Service department from 9 a.m. to 5 p.m. EST Monday through Friday at 1-800-999-5703