

Benefits

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**World-Class Employees.
World-Class Benefits.**

NYU Langone Medical Center • Medical and Prescription Plan • Summary Plan Description

CONTINUATION OF HEALTH COVERAGE UNDER COBRA

The Plans are required to offer continuation of health coverage to employees and dependents who are covered under the Plans, as a result of the federal law that provides for this extended coverage - the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). This plan provision to offer continued coverage is intended to comply with the law and any pertinent regulations and its interpretation is governed by them.

Under COBRA, you and your eligible dependents have the option to continue health coverage, if your coverage ends due to a 'qualifying event'. COBRA also applies if you lose coverage because of retirement. If you elect to continue coverage under COBRA, you are only allowed to continue the coverage in force immediately before your COBRA 'qualifying event'.

Eligibility for COBRA Coverage

Listed below are the types of qualifying events that would constitute eligibility for continued coverage under COBRA:

- termination of your employment for any reason (except for gross misconduct).
- reduction in scheduled work hours that ends your eligibility.
- divorce or legal separation from your spouse or termination of your domestic partner relationship.
- your dependent child no longer qualifies as an eligible dependent child under the Plan (for example, a child reaches age 26).
- you become enrolled in Medicare.
- your death.

The type of coverage being offered for continuation under COBRA will be the same type of coverage offered to active employees and if there are changes made to those coverages offered to active Employees, those coverage changes will also apply to COBRA recipients. Additionally, under COBRA, you are entitled to the same rights to change elections as an active Employee or Dependent during the Annual Open Enrollment period as designated by NYU Langone Medical Center.

Eligible Dependents Under COBRA

Any of the following individuals are eligible for continued coverage provided they were covered as dependents under your medical/prescription drug plan the day before your COBRA qualifying event:

- your legal spouse or domestic partner.
- your former spouse (or legally separated spouse).
- your dependent child or the child of your covered domestic partner, including a child born to or adopted during a period of continued coverage under COBRA.

Please note that although a domestic partner or his/her children are not deemed to be qualified beneficiaries under COBRA, the Plans offer continuation of coverage for eligible registered domestic partners and their eligible dependent children that is similar to COBRA continuation coverage.

COBRA Notification and Election

NYU Langone Medical Center will contact you (or in the case of your death, your eligible dependents) about any rights to continued coverage under COBRA at your expense. In the case of a divorce, separation or loss of a child's dependent status, you must notify the Benefits Services Department in writing within sixty (60) days of the event. Failure to notify the Benefits Services Department will result in the loss of the opportunity to be offered COBRA.

Detailed information including the COBRA rate that must be paid will be sent to you and your eligible dependents. NYU Langone Medical Center will charge you the full premium for the cost of your coverage, plus an additional 2% for administration.