

COBRA FAQ...



What is COBRA?

COBRA is a continuation of your current coverage (Medical, Dental, Vision, Employee Assistance Plan) for up to 18-months after you separate employment.

When does my coverage end?

Except for PPA, PPCOA and PFFA employees, City of Portland health insurance will end at the end of the month in which you separate employment with the City. Your Healthcare FSA coverage ends on your last day of employment. PPA, PPCOA and PFFA members get an additional month of coverage if you work on your last day and are paid 80 hours on your final paycheck.

How do I elect COBRA?

You elect coverage by completing the Election Form that is mailed or emailed to you by the Benefits Office after you separate employment from the City of Portland.

Is COBRA the same coverage you had as an employee?

Yes, you are enrolled in the same plans (deductibles, co-pays, etc. stay the same). However, you have the option of enrolling in only medical/vision and not dental (or vice versa). You are also not required to enroll all current dependents or even yourself. However, employees must be enrolled in COBRA for their domestic partners to have coverage.

When do I elect COBRA?

Usually, you have 60 days to elect from the date your coverage ends. But because of COVID-19, the deadline due date of your COBRA form may be extended. However, you will still need to pay the full amount of your COBRA coverage retroactively back to the COBRA effective date listed. Once you elect coverage you have another 45 days to make your first payment.

How much does COBRA cost?

Here is a link to the current [COBRA rates](#). They change every fiscal year, July 1st.

When are monthly premium payments due?

Your premium payment is due the 1st of each month for COBRA coverage. There is a grace period of 30 days.

How do I pay my premium?

Payments can be made through automatic deductions from your bank account. Complete an authorization form allowing the City to debit your checking or savings account on a monthly basis.

Will the monthly premium amount change?

Premium rates are subject to change once a year on July 1st.

Can I change medical or dental plans when I separate?

Except for employees who move outside the Kaiser NW coverage area, you can only make this type of change during annual enrollment, which is effective every July 1st.

What are some other options/ways to continue coverage besides COBRA?

If your spouse/domestic partner has their own employer healthcare coverage, you may be able to enroll on their plan due to your loss of coverage, a qualifying event. You can also view the wide selection of Federal plans on the Health Exchange at www.healthcare.gov.

What happens to my Healthcare Flexible Spending Account (FSA) account?

You should try to incur or "spend" your FSA contributions **on or by your last day of work**. If you're unable to do this, you can't be reimbursed for services after this day unless you enroll in COBRA Healthcare FSA. A form will be included in your COBRA packet. View your balance online (www.wageworks.com) or call HealthEquity directly with account balance or claims questions (877-924-3967).

Can I continue my Supplemental Life Insurance?

Yes, if you are enrolled in supplemental life insurance, a life insurance portability application will be included in your COBRA packet. Complete the application and send it directly to Standard Insurance within 60 days of your last day of employment. You can elect to continue up to \$200,000.00 for yourself, and up to \$30,000 for your spouse and pay the same active employee rates. Standard will notify you directly about payment methods, etc.

What can I do with my Deferred Compensation account?

You can leave your money in the Plan, start drawing on your account or transfer money to another qualified plan. View your account online at www.voya.com. Contact Voya at 503-937-0378 or by email at deferredcomp@lewis-stefani.com for more information.

Other COBRA/Retiree benefit questions?

Contact Benefits Office staffers Debi Danielson (debi.danielson@portlandoregon.gov; 503-823-6136) or Anne Hogan (anne.hogan@portlandoregon.gov; 503-823-6228) with additional questions.

This document is designed to provide a quick reference tool for information about healthcare coverage available after you leave City employment and does not imply or constitute an employment agreement. Contracts and other legal documents govern the administration of each plan. In case of a dispute regarding benefits, the contract or plan document will determine your actual benefits. Updated 10/19/2020.