

# COBRA INSURANCE

*COBRA stands for Consolidated Omnibus Budget Reconciliation Act of 1985, and is a federal law which helps employees maintain health care coverage when they would otherwise lose it from a "qualifying life event," including layoffs.*

## **Excellus Blue EPO Enhanced**

Rates are 102% of the Premium (COBRA)

January 1, 2020 through December 31, 2020

Single	\$768.00 per month
2-Person	\$1784.51 per month
Employee/Child(ren)	\$1936.97 per month
Family	\$2051.75 per month

## **RCSD Dental Plan**

Single	\$46.58 per month
Family	\$101.28 per month

**When the qualifying event is the covered employee's termination of employment or reduction in hours of employment, qualified beneficiaries are entitled to 18 months of continuation coverage.**

## **EAP**

Employee Assistance Program (EAP) is a confidential service that provides employees and family members the opportunity to discuss personal or work-related problems with a professional counselor 24 hours a day, 365 days a year. There is **no cost** to employees and their families to use our services. (This service will be extended until January 31, 2020. Please call 1-800-327-2255)