

**As you completed the teacher work year for 2023-24, RCSD health and dental insurance is fully paid through 8/31/24**

## 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, 2024 through December 31, 2024

Single	\$900.44 per month
2-Person	\$2091.14 per month
Employee/Child(ren)	\$22.69.80 per month
Family	\$2404.30 per month

### **RCSD Dental Plan**

Single	\$47.79 per month
Family	\$103.91 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 August 31, 2024. Please call 1-800-327-2255)