

Continuation of Benefits Notice

(State of Ohio)

Your group is subject to: State Continuation COBRA

Group Size = Fewer than 20 employees

You may be eligible for continuation of benefits under the state of Ohio insurance code.

Ohio Rev. Code Ann. §§ 3923.38, 1751.53

Employers affected: All employers who offer group health insurance.

Eligible employees: Employees continuously insured for previous three months who were involuntarily terminated for reasons other than gross misconduct on the part of the employee.

Length of coverage for employee: 12 months.

Length of coverage for dependents: 12 months.

Qualifying event: Involuntary termination of employment.

Time employer has to notify employee of continuation rights: At termination of employment.

Time employee has to apply: Whichever is earlier: 31 days after coverage terminates; 10 days after coverage terminates if employer notified employee of continuation rights prior to termination; 10 days after employer notified employee of continuation rights, if notice was given after coverage terminated.

**Remember that state continuation provides Ohio residents with protections similar to those offered by COBRA, but does not mirror COBRA provisions.*

Group Size = More than 20 employees

COBRA = continuation of coverage under federal law

What is COBRA? The Consolidated Omnibus Budget Reconciliation Act—is a federal law that allows certain employees to continue their health insurance coverage when they become ineligible for their group plan. The change in a group's member's status can be a result of termination of employment, death, divorce, or other qualifying life events.

Who is covered by COBRA? The COBRA law applies to the group health plans with 20 or more employees during the previous year. The premium amount or keeping your insurance coverage may remain close to the group rate. However, you will have to bear the entire cost of that premium payment, including the portion previously paid by the employer on your own.

Where do I go for help with COBRA? First contact your employer's COBRA administrator with questions or you can get more information on the Department of Labor's Website, www.dol.gov or call toll free 866-275-7922.

