

If you receive any benefits including health, dental, life, medical flexible benefits, or supplemental life insurance from the Diocese of Winona-Rochester, you will receive information from:



## COBRA

### I'VE LOST MY BENEFIT COVERAGE. WHAT ARE MY OPTIONS FOR COVERAGE NOW?

This loss of coverage is a qualifying event that opens a special enrollment window with carriers. At this time

- A spouse/parent can add you to their policy (if applicable)
- You can look for coverage on the open market: <https://www.healthcare.gov>
- You can enroll in COBRA

\*Please note: different options have different costs, and enrolling under one option may disqualify you from enrolling in the other option(s) for this qualifying event. Be sure to review your options carefully and select the option that works best for your situation.

### WHAT IS COBRA?

COBRA is a collection of federal laws and regulations that allow you to continue coverage of certain benefits for yourself (and any covered dependents, if applicable) under your company's plan for a designated period of time after a qualifying loss of coverage. The full notice of your rights and responsibilities, eligible benefits, associated costs, and timeline to enroll will be mailed to you from our COBRA administrator (listed below). If you have any questions, you can reach Alerus toll-free at 800.761.1934 or locally at 952.253.1261, or by email at [cobra@alerus.com](mailto:cobra@alerus.com).

Alerus Retirement and Benefits  
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### WHAT TRIGGERS COBRA?

COBRA is offered when a covered employee experiences an involuntary loss of coverage. This can happen through such events as a resignation, retirement, termination, layoff, or reduction in hours. Covered dependents may also be offered COBRA if they lose coverage under a covered employee through such events as divorce, ageing off a parent's plan, or death of the employee.

### WHAT IF I WANT TO ENROLL UNDER COBRA?

You have 60 days from the latter of the last day of coverage or the date the letter was sent to make your elections. You will have 45 days from the date we receive your elections to bring your account current. **In order to reinstate coverage with the insurance carriers, we (Alerus) must receive your elections as well as your first month's premium payment.** Once we receive both pieces, we send reinstatements to the carriers. It typically takes carriers 5-7 business days to process these reinstatement requests and for coverage to be showing active again. Coverage will be reinstated back to your first day of COBRA such that there is no lapse in coverage.

### WHAT IF I DON'T WANT TO ENROLL UNDER COBRA?

COBRA is opt-in only — if you don't want it, you don't need to do anything with your notice and you will not be enrolled or charged anything. Per federal regulations, Alerus is required to keep you informed of any changes that may occur (such as a plan renewal) during the election period (60 days) even if you don't want COBRA. If the election period closes and you have not elected, you will not receive any further letters.