

GUIDELINES FOR CONTINUATION OF DENTAL AND VISION COVERAGE THROUGH COBRA

If you have dental and vision benefits and are interested in continuing benefits, please read on...

- Benefits as an active employee will terminate at the end of the month following the month in which you were last employed. The UUP Benefit Trust Fund will automatically send a COBRA contract to your address on record at the point your coverage ends.
- Retired UUP members can extend their UUP Benefit Trust Fund dental and vision coverage for a period of up to 18 months as a result of the enacted federal Consolidated Omnibus Budget Reconciliation Act (COBRA).
- The dental and vision program available under COBRA is the same coverage you currently have as an active employee. COBRA coverage will only change if benefits for the UUP Benefit Trust Fund group changes.
- The cost of COBRA benefits, according to federal law, includes the full cost (plus 2% administration fee). The current 2006 monthly premium, including administration, for dental and vision coverage is:

Individual

\$25.79 monthly

Family

\$69.62 monthly

- Monthly premiums for COBRA will not be billed and payment is the responsibility of the retiree. Payments are due the first of each month and must be received by the Fund Office no later than the 30th of each month (grace period) or coverage will be cancelled. Reinstatements are not allowed. Premiums may be paid in advance as desired.
- When COBRA coverage expires, retiree members of UUP have the option of purchasing one of the UUP Retiree Dental Programs or the NYSUT Retiree Dental Program. There is a 90 day deadline after COBRA coverage ends to apply.

Questions pertaining to COBRA coverage should be directed to the UUP Benefit Trust Fund at (800) 887-3863.