

COBRA & Other Group Coverage Alternatives

you've got options

Explore your options for health insurance after losing an employer-sponsored group plan.



COBRA

COBRA is a law that gives employees access to the same health insurance they have through work after the loss of employer-sponsored coverage. Here are the highlights:



It's continuation coverage.

This means it's the same coverage you had the day before you lost the job-based plan.



It's typically expensive.

You'll likely pay the full plan premium on your own without any employer contribution, plus an administrative fee.



There's a cap.

COBRA coverage has a cap on how long you can stay enrolled in the plan, usually 18 or 36 months.

other options

Instead of COBRA, you may be able to enroll in other forms of health insurance. That includes:

- ✔ Coverage through a new employer
- ✔ Coverage through your spouse's plan
- ✔ Individual/family plans through the marketplace
- ✔ A family plan if you're under age 26
- ✔ Medicare (ages 65+ and people with certain disabilities)

Curious on what to do next?

We can help you navigate your options for post-employment coverage.

Call to speak to a licensed agent

888-554-0148

Scan QR code or visit online to see plans 24/7:



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Important

You can only make changes to your COBRA coverage during the COBRA election period. To make changes, contact your COBRA administrator directly.

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