

**Your Benefits Depend on You**

**COBRA**

**Open Enrollment**

**NEXT**

PUBLIC EMPLOYEES'  
**PEBB**  
BENEFIT BOARD

The graphic features a black header with the text 'Your Benefits Depend on You' in white. Below this is a white area with a large, bold 'COBRA' in the center. To the left of 'COBRA' is a vertical, textured, wavy pattern. In the bottom right corner of the white area is a red-bordered box containing the word 'NEXT'. The bottom of the graphic is a black bar with 'Open Enrollment' in white on the left and the PEBB logo on the right. The PEBB logo consists of the words 'PUBLIC EMPLOYEES'' in small letters above 'PEBB' in large letters, with 'BENEFIT BOARD' in small letters below.

This message gives general information on continuing healthcare coverage in a PEBB plan through COBRA .  
It runs about one minute.

# COBRA

**COBRA is a federal law  
that lets you**

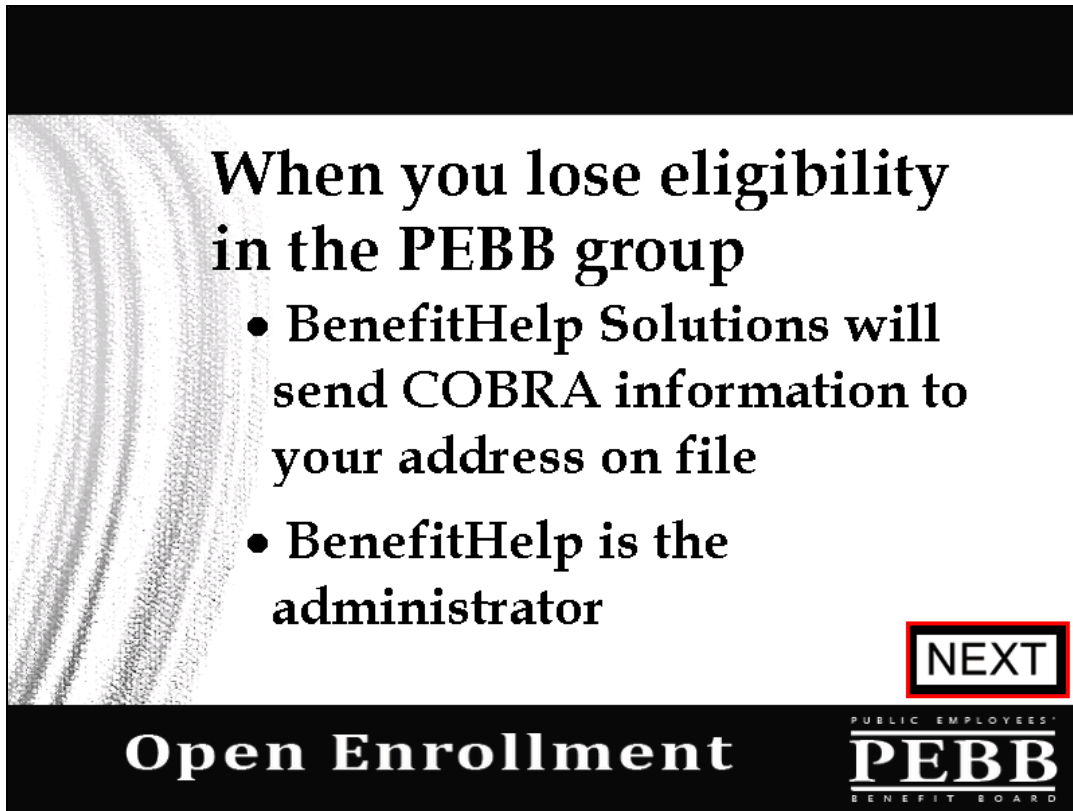
- **Continue coverage in a group  
healthcare plan**
- **A plan can't deny or delay  
coverage based on your  
health**

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COBRA is a federal law that lets you continue coverage in a group healthcare plan after you or a dependent loses eligibility in the group. When you continue coverage through COBRA, a plan can't deny or delay coverage based on your health.



**When you lose eligibility  
in the PEBB group**

- **BenefitHelp Solutions will  
send COBRA information to  
your address on file**
- **BenefitHelp is the  
administrator**

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When you lose eligibility in the PEBB group, Benefit Help Solutions will send COBRA information to your address on file. Benefit Help Solutions is the administrator.

**From the day you lose  
eligibility**

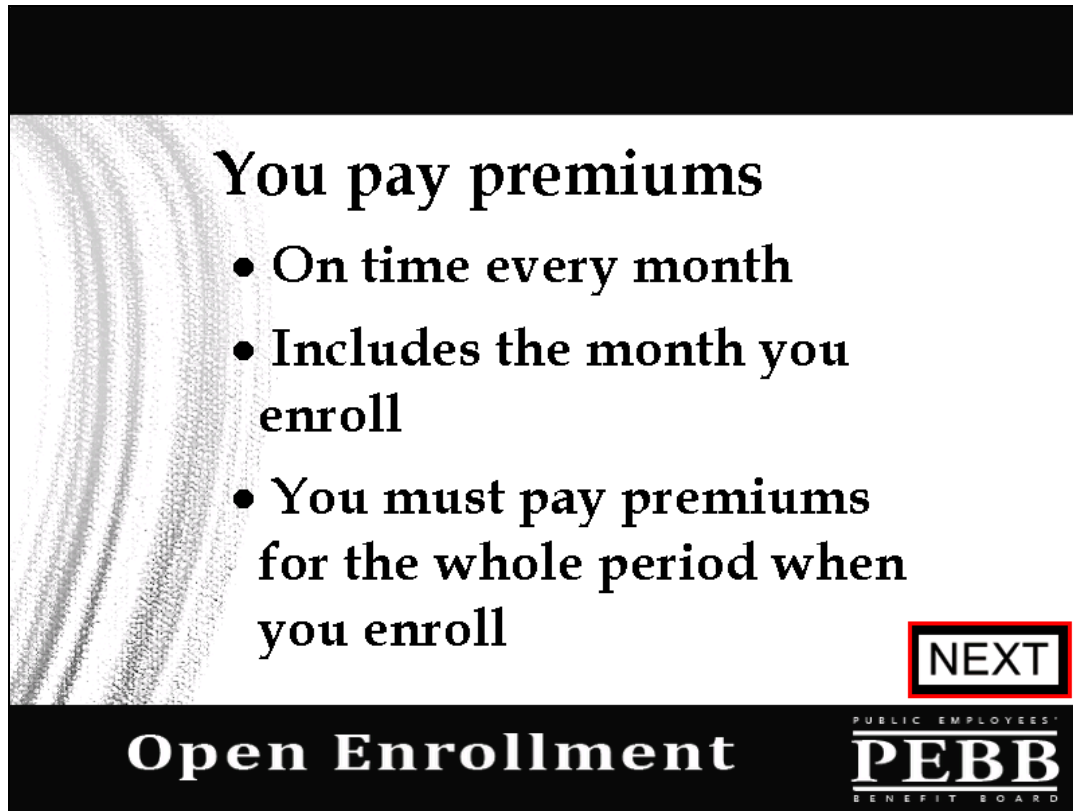
- You have 60 days to enroll
- You may enroll in a medical,  
dental plan or both
- Most people can continue  
coverage through COBRA  
for up to 18 months

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From the day you lose eligibility, you have 60 days to enroll in continuing coverage. You may enroll in a medical plan, a dental plan or both. Most people can continue coverage through COBRA for up to 18 months.



**You pay premiums**

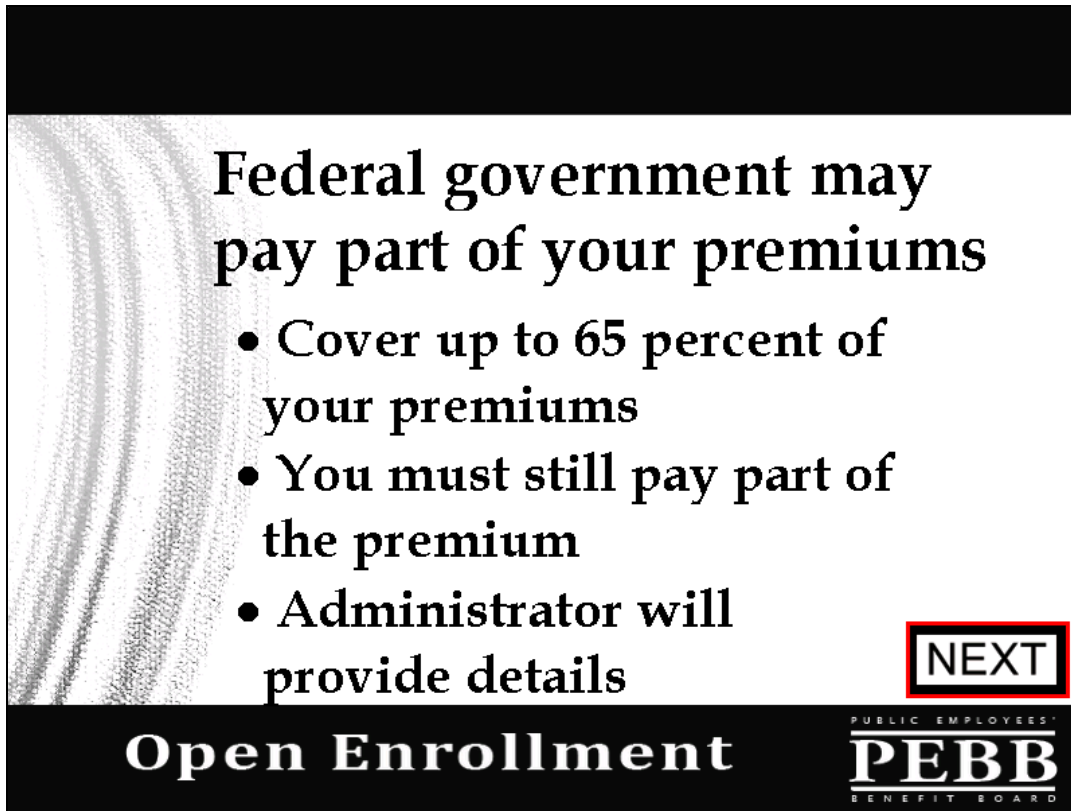
- On time every month
- Includes the month you enroll
- You must pay premiums for the whole period when you enroll

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You pay your premium. The administrator must receive your premium payment on time every month. This includes the month you enroll. Your coverage dates back to the end of the month in which you lost eligibility. You must pay premiums for that whole period when you enroll.



**Federal government may pay part of your premiums**

- Cover up to 65 percent of your premiums
- You must still pay part of the premium
- Administrator will provide details

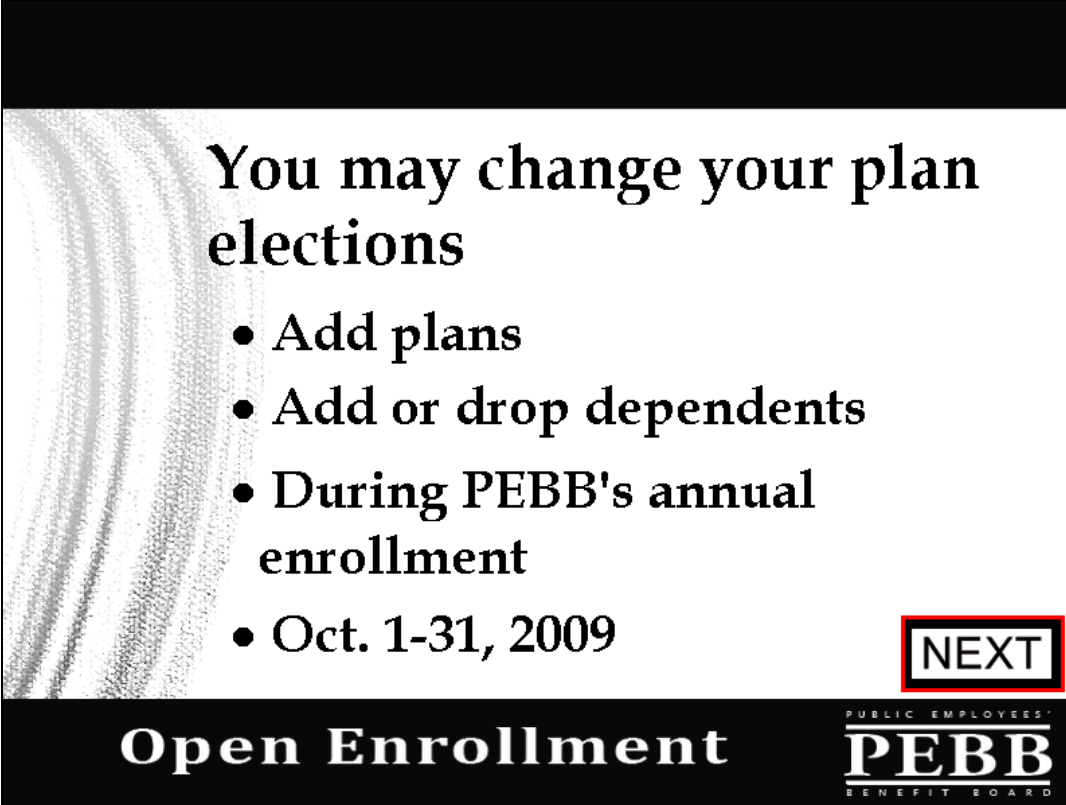
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The federal government may pay part of your premium if you lost eligibility through involuntary job loss. This may cover up to 65 percent of your premium for up to nine months.

You must still pay your part of the premium. The administrator will give you details on this option with your COBRA notice.



**You may change your plan elections**

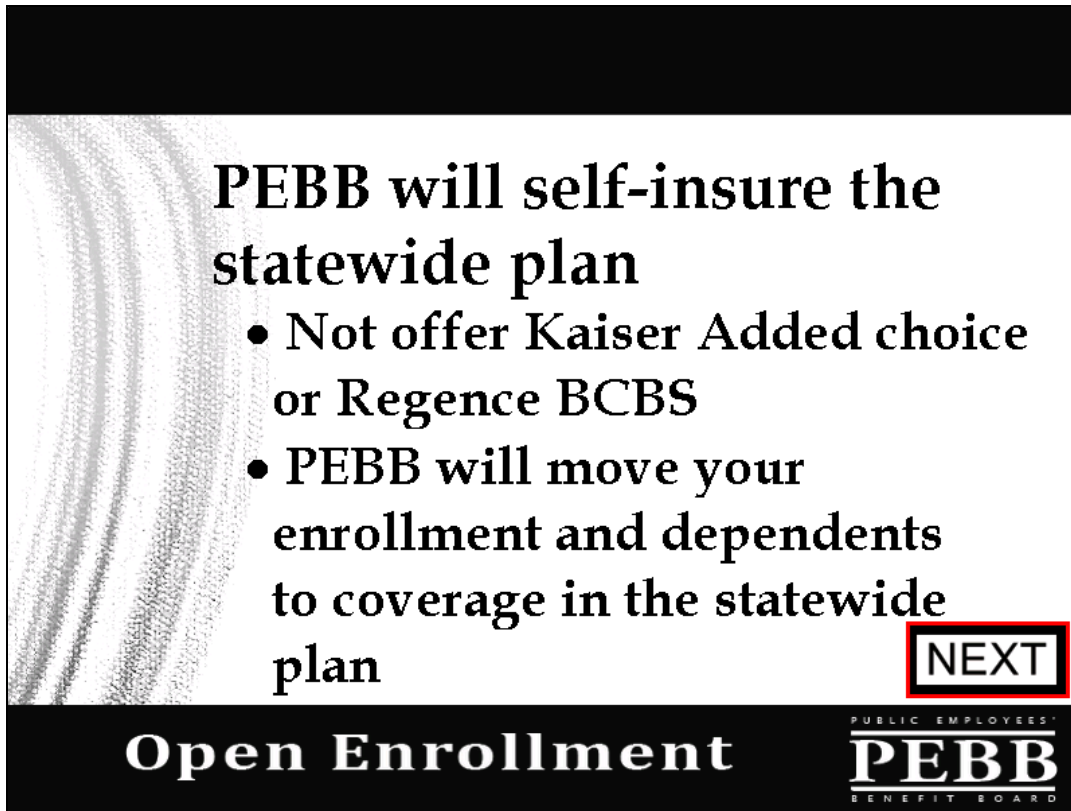
- **Add plans**
- **Add or drop dependents**
- **During PEBB's annual enrollment**
- **Oct. 1-31, 2009**

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If you continue coverage through COBRA, you may change your plan elections, add plans and add or drop dependents during PEBB's annual enrollment. This is October 1 through 31, 2009.



**PEBB will self-insure the  
statewide plan**

- **Not offer Kaiser Added choice  
or Regence BCBS**
- **PEBB will move your  
enrollment and dependents  
to coverage in the statewide  
plan**

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Beginning 2010, PEBB will self-insure the statewide plan and will not offer the Kaiser Permanente Added Choice plan or Regence BlueCross BlueShield of Oregon.

If you have either of these plans and make no changes to your medical plan choice during the plan change period, PEBB will move your enrollment and dependents over to coverage in the statewide plan.

An advertisement for PEBB Open Enrollment. The background is white with a black border. On the left side, there is a vertical, textured, wavy pattern. At the top, the URL [www.oregon.gov/das/pebb](http://www.oregon.gov/das/pebb) is enclosed in a red rectangular box. Below the URL, the text "Call BenefitHelp Solutions at" is centered. Underneath that, the phone number "(800) 556-3137" is centered in a large, bold font. At the bottom, the words "Open Enrollment" are written in a large, bold, serif font on the left. On the right, the PEBB logo is displayed, consisting of the letters "PEBB" in a large, bold, serif font, with "PUBLIC EMPLOYEES" in a smaller font above it and "BENEFIT BOARD" in a smaller font below it.

[www.oregon.gov/das/pebb](http://www.oregon.gov/das/pebb)

Call BenefitHelp  
Solutions at  
**(800) 556-3137**

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For open enrollment information , forms and COBRA premium rates, go to [www.oregon.gov/das/pebb](http://www.oregon.gov/das/pebb). Call Benefit Help Solutions at (800) 556-3137.