

I.B.U. of the Pacific National Health Benefit Trust

December 2020

The IBU Health Trust extends a subsidized monthly COBRA premium through March 31, 2021.

SUBSIDIZED COBRA PREMIUM:

For IBU Health Trust Participants who lose eligibility starting June 1, 2020 through December 31, 2020, the IBU Health Trust will offer a subsidized COBRA premium of \$250 per month. The subsidized premium of \$250 per month, will be for consecutive or non-consecutive COBRA coverage. To be eligible for this subsidized premium you must be:

- Covered by an IBU Collective Bargaining Agreement; and
- Experience a loss of coverage offered by the IBU Health Trust (Trust PPO Plan, Kaiser or HMSA) between June 1, 2020 and December 31, 2020; and
- **Elect COBRA coverage on or before December 31, 2020.**

The subsidized rate of \$250 is regardless of COBRA coverage election, or prior plan coverage. After the subsidized premium period, the remainder of COBRA coverage will be charged at the full rate. See rates below; however, please note that the 2021 unsubsidized COBRA rates have changed from the 2020 unsubsidized COBRA rates.

You must make a coverage election of Medical & Rx Only **or**, Medical Rx, Dental & Vision, when you enroll in COBRA. You are not able to change this election until next Open Enrollment.

Subsidized COBRA continuation coverage through March 31, 2021 will cost:

<i>2021 COBRA MONTHLY RATES</i>	Medical & Rx Only	Medical, Rx, Dental, & Vision
Premera (Trust PPO Plan)	\$250	\$250
Kaiser Oregon & SW Washington	\$250	\$250
Kaiser Northern California	\$250	\$250
Kaiser Hawaii	\$250	\$250
HMSA	\$250	\$250

After the subsidized period ends, COBRA continuation coverage will cost the full rate starting April 1, 2021:

<i>2021 COBRA MONTHLY RATES</i>	Medical & Rx Only	Medical, Rx, Dental, & Vision
Premera (Trust PPO Plan)	\$1,588	\$1,687
Kaiser Oregon & SW Washington	\$2,225	\$2,398
Kaiser Northern California	\$1,508	\$1,602
Kaiser Hawaii	\$1,568	\$1,669
HMSA	\$1,413	\$1,499

COBRA Extension of Timeframes

On May 4, 2020, the deadlines for employees for electing COBRA were extended to 60 days after “the announced end of the National Emergency or such other date announced by the Agencies in a future notification.” The National Emergency was declared on March 13, 2020 and last renewed effective October 23, 2020 for 90 days. If not extended again, it is set to end January 21, 2021. This means that any Participant who has become or becomes eligible for COBRA from March 1, 2020 through January 21, 2021 has until March 22, 2021 to retroactively elect COBRA coverage during that period. If you retroactively enroll in coverage after December 31, 2020 you will be offered COBRA at the full unsubsidized applicable monthly premium rate.

Questions?

If you have questions about this benefit, please go to www.ibubenefits.org for complete information about Plan benefits, your contributions, eligibility, dependents and claims.

Receipt of this letter does not guarantee benefits or provide current enrollment for you and/or your dependents. Please see the Summary Plan Description for details of eligibility requirements, covered benefits and exclusions.