



## **COBRA: Continuation Coverage What you need to know**

What is COBRA? Well, it is an acronym for the Consolidated Omnibus Budget Reconciliation Act (COBRA) and it allows YOU, the right to temporarily continue employer sponsored health care benefits after certain life events. This guide will provide some useful information to enroll, pay and get answers and find resources.

The goal of COBRA is to provide coverage for you and your family during life transitions, and to help you avoid gaps in coverage. When you terminate from your employer and are COBRA eligible, you will receive a notice from Café Health. The notice will arrive by **US Mail** and will provide you with a login code and information about how to login to the COBRA portal at [www.mycafehealth.com](http://www.mycafehealth.com) It will outline your COBRA continuation coverage options, *how to enroll and how to pay your premiums online*.

You can email Cafe Health at [service@mycafehealth.com](mailto:service@mycafehealth.com) to request the notice be emailed rather than waiting for it to arrive in the mail. You can also enroll using the **Cafe Health COBRA app** available on the app store once you receive your registration code.

If you have any questions, you can visit [www.mycafehealth.com](http://www.mycafehealth.com) and use the **online chat**, or you can email us at [service@mycafehealth.com](mailto:service@mycafehealth.com) and also call **844-982-8884**.

Here are seven helpful hints or tips regarding COBRA:

- Your Insurance ID and Contacts will be the same when on COBRA
- Login to Elect Coverage, Make Payments, Review Communications
- We have an app called **Café Health COBRA**
- Be sure to review the COBRA notice carefully
- Enroll in COBRA, or chose alternate coverage as soon as possible
- You can also shop for insurance on a private exchange or [healthcare.gov](http://healthcare.gov)
- Pay your premiums on time to avoid a lapse in coverage.