

What's new with COBRA?

As of May 1, 2009, **the department's role in the COBRA process changed.** The University of California (UC) has hired CONEXIS to administer all aspects of COBRA processing. This not only includes handling the premium payments, it also includes sending out the COBRA packets for all Qualifying Events. There are many Qualifying Events, some of which UC is responsible for reporting directly to CONEXIS and some of which employees are responsible for reporting to UC, who in turn, reports the Qualifying Event information to CONEXIS. After reading through the materials, if you have any questions, please contact Sharon Johnson (sdjohnson@berkeley.edu or 643-7547) or Shirley Silveira (sas@berkeley.edu or 642-1623) in the Human Resources Benefits Unit.

How will the various Qualifying Events be handled and what are the department's and employee's roles?

Type of Qualifying Event	Department Role	Employee Role	HR Benefits Unit Process	How Qualifying Event is reported to CONEXIS
Separation	Enter separation information into HCM in a timely way	Notify HR Benefits if COBRA packet is not received within 45 days of separation	Problem resolution	Automatically collected from data entered in HCM
Retirements, except faculty	Enter separation information into HCM in a timely way	Notify HR Benefits if COBRA packet is not received within 45 days of separation	Complete Retiree Vision Application Form for eligible retirees; Regarding COBRA, problem resolution	Automatically collected from data entered in HCM
Faculty "separation" through Emeritus WOS appointment	Enter separation information into HCM in a timely way	Notify HR Benefits if COBRA packet is not received within 45 days of separation	Complete Retiree Vision Application Form for eligible emeriti; Research need to ensure data is automatically being forwarded to CONEXIS; HR Benefits may need to generate HCM or PPS reports and send information to CONEXIS;	Uncertain pending research – it may be collected automatically from data entered in HCM, it may need to be sent by HR Benefits
Separation due to Layoff	Enter separation information into HCM in a timely way	Notify HR Benefits if COBRA packet is not received within 45 days of separation	Problem resolution only	Automatically collected from data entered in HCM

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Separation due to Intercampus Transfer	Enter separation information into HCM in a timely way	Notify HR Benefits if COBRA packet is not received within 45 days of separation	Problem resolution only	Automatically collected from data entered in HCM
Separation due to "Gross Misconduct" – DO NOT USE EXCEPT WITH LEGAL ADVICE	<p>Contact the Health Care Facilitator (643-7547) if you believe an employee is not eligible for COBRA because he/she is being dismissed due to "gross misconduct."</p> <p>Enter separation information into HCM in a timely way</p>	Notify HR Benefits if COBRA packet is not received within 45 days of separation	Counsel and guide department on whether or not COBRA should be offered; follow up with legal counsel to determine if COBRA should be offered "gross misconduct"	Separation data will be automatically sent to CONEXIS from data entered in HCM; HR Benefits will notify CONEXIS if employee is NOT to receive a COBRA packet
Death of employee	Enter separation information into HCM in a timely way	Employee's eligible survivors should notify HR Benefits if COBRA packet is not received within 45 days of separation (will be part of condolence letter)	Problem resolution only	Automatically collected from data entered in HCM
Reduction in hours	<p>Notify HR Benefits by completing the COBRA Qualifying Event: Notification to HR Benefits (5/09) form; give employee a copy of the completed form</p> <p>Ensure employee completes UPAY 850 to deenroll from coverage for which he/she is no longer eligible</p>	<p>Complete UPAY 850 to deenroll from coverage for which you are no longer eligible</p> <p>Notify HR Benefits if COBRA packet is not received within 45 days of loss of eligibility</p>	Notify CONEXIS of qualifying event when COBRA Qualifying Event: Notification to HR Benefits (5/09) form is received from department.	HR Benefits enters qualifying event information on the CONEXIS website

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BELI change resulting in loss of eligibility for coverage	<p>Notify HR Benefits by completing the COBRA Qualifying Event: Notification to HR Benefits (5/09) form; give employee a copy of the completed form</p> <p>Ensure employee completes UPAY 850 to deenroll from coverage for which he/she is no longer eligible</p>	<p>Complete UPAY 850 to deenroll from coverage for which you are no longer eligible</p> <p>Notify HR Benefits if COBRA packet is not received within 45 days of loss of eligibility</p>	<p>Notify CONEXIS of qualifying event when COBRA Qualifying Event: Notification to HR Benefits (5/09) form is received from department.</p>	<p>HR Benefits enters qualifying event information on the CONEXIS website</p>
Approved leave without pay (non-FMLA)	<p>Enter and maintain leave information in HCM in a timely way</p> <p>Assist employee with completion of UPAY 850</p>	<p>Complete UPAY 850 to deenroll from coverage you no longer want to maintain during leave. (Note: you must reenroll when you return from leave).</p> <p>Notify HR Benefits if COBRA packet is not received within 45 days of loss of eligibility</p>	<p>HR Benefits will generate reports of leaves and work with the Payroll Direct Pay program to notify CONEXIS of the approved leave without pay qualifying event</p>	<p>HR Benefits enters qualifying event information on the CONEXIS website</p>
Divorce, Legal Separation, Annulment	<p>If department is aware of employee's qualifying event or if employee tells department about the qualifying event, refer employee to either the UBEN 109 or the COBRA Qualifying Event: Notification to HR Benefits</p>	<p>Complete UPAY 850 to deenroll ineligible dependent from coverage</p> <p>Notify HR Benefits of qualifying event by completing and sending either the UBEN 109 or the</p>	<p>Notify CONEXIS of qualifying event when COBRA Qualifying Event: Notification to HR Benefits (5/09) form or UBEN 109 is received from employee.</p>	<p>HR Benefits enters qualifying event information on the CONEXIS website</p>

Type of Qualifying Event	Department Role	Employee Role	HR Benefits Unit Process	How Qualifying Event is reported to CONEXIS
Divorce, Legal Separation, Annulment (cont...)	<p>(5/09) form and tell the employee that it must be sent to HR Benefits within 60 days of the qualifying event</p> <p>Ensure employee completes UPAY 850 to deenroll ineligible dependent</p>	<p>COBRA Qualifying Event: Notification to HR Benefits (5/09) form to HR Benefits within 60 days of the date of the qualifying event.</p>		
Termination of domestic partner relationship	<p>If department is aware of employee's qualifying event or if employee tells department about the qualifying event, refer employee to either the UBEN 109 or the COBRA Qualifying Event: Notification to HR Benefits (5/09) form and tell the employee that it must be sent to HR Benefits within 60 days of the qualifying event</p> <p>Ensure employee completes UPAY 850 to deenroll ineligible dependent</p>	<p>Complete UPAY 850 to deenroll ineligible dependent from coverage</p> <p>Notify HR Benefits of qualifying event by completing and sending either the UBEN 109 or the COBRA Qualifying Event: Notification to HR Benefits (5/09) form to HR Benefits within 60 days of the date of the qualifying event.</p>	<p>Notify CONEXIS of qualifying event when COBRA Qualifying Event: Notification to HR Benefits (5/09) form or UBEN 109 is received from employee.</p>	<p>HR Benefits enters qualifying event information on the CONEXIS website</p>

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Child's or grandchild's loss of eligibility	<p>If department is aware of employee's qualifying event or if employee tells department about the qualifying event, refer employee to either the UBEN 109 or the COBRA Qualifying Event: Notification to HR Benefits (5/09) form and tell the employee that it must be sent to HR Benefits within 60 days of the qualifying event</p> <p>Ensure employee completes UPAY 850 to reenroll ineligible dependent</p>	<p>Complete UPAY 850 to reenroll ineligible dependent from coverage (except if child is aging out at 23)</p> <p>Notify HR Benefits of qualifying event by completing and sending either the UBEN 109 or the COBRA Qualifying Event: Notification to HR Benefits (5/09) form to HR Benefits within 60 days of the date of the qualifying event.</p>	<p>Notify CONEXIS of qualifying event when COBRA Qualifying Event: Notification to HR Benefits (5/09) form or UBEN 109 is received from employee.</p>	<p>HR Benefits enters qualifying event information on the CONEXIS website</p>
Adult dependent relative's loss of eligibility	<p>If department is aware of employee's qualifying event or if employee tells department about the qualifying event, refer employee to either the UBEN 109 or the COBRA Qualifying Event: Notification to HR Benefits (5/09) form and tell the employee that it must be sent to HR Benefits within 60 days of the qualifying event</p>	<p>Complete UPAY 850 to reenroll ineligible dependent from coverage</p> <p>Notify HR Benefits of qualifying event by completing and sending either the UBEN 109 or the COBRA Qualifying Event: Notification to HR Benefits (5/09) form to HR Benefits within 60 days of the date of the qualifying event.</p>	<p>Notify CONEXIS of qualifying event when COBRA Qualifying Event: Notification to HR Benefits (5/09) form or UBEN 109 is received from employee.</p>	<p>HR Benefits enters qualifying event information on the CONEXIS website</p>

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Adult dependent relative's loss of eligibility (cont...)	Ensure employee completes UPAY 850 to deenroll ineligible dependent			
Domestic partner's child's/grandchild's loss of eligibility	<p>If department is aware of employee's qualifying event or if employee tells department about the qualifying event, refer employee to either the UBEN 109 or the COBRA Qualifying Event: Notification to HR Benefits (5/09) form and tell the employee that it must be sent to HR Benefits within 60 days of the qualifying event</p> <p>Ensure employee completes UPAY 850 to deenroll ineligible dependent</p>	<p>Complete UPAY 850 to deenroll ineligible dependent from coverage (except if child is aging out at 23)</p> <p>Notify HR Benefits of qualifying event by completing and sending either the UBEN 109 or the COBRA Qualifying Event: Notification to HR Benefits (5/09) form to HR Benefits within 60 days of the date of the qualifying event.</p>	Notify CONEXIS of qualifying event when COBRA Qualifying Event: Notification to HR Benefits (5/09) form or UBEN 109 is received from employee.	HR Benefits enters qualifying event information on the CONEXIS website

COBRA Qualifying Event: Notification to HR Benefits (5/09) form: <http://hrweb.berkeley.edu/forms/formlist.htm>

UBEN 109: http://atyourservice.ucop.edu/forms_pubs/forms_worksheets/uben109.pdf

Instructions for how to process Qualifying Events between 3/1/09 and 4/30/09

The department must mail the employee the new COBRA ARRA* Application Packet which includes the new ARRA information and rates. The new packet is on the Administrator site of the *At Your Service* website at the following address: <http://atyourservice.ucop.edu/administrators/hwb/cobra.html>. It includes a summary of the COBRA premium reduction provisions under ARRA and a new rate and address chart that includes the subsidized COBRA rates.

The general instructions for completing the COBRA packet have not changed – You will need to fill in the packet online, print it out and send it to the employee. You must address the letter to the employee and complete the Application for COBRA Continuation form (UBEN 102, Rev. 4/09). The entire COBRA packet will print out as one document, including the new pieces required to comply with ARRA. Office of the President has temporarily removed the link to the instructions so they can be updated, so if you do not have a copy of the current instructions on how to complete the letter and the UBEN 102 form, please contact the HR Benefits Unit at benefits@berkeley.edu and we will send you a copy of them. Be sure you keep a copy of what you mail to the employee for 5 years.

Qualifying Events between 9/1/08 and 2/28/09

Office of the President notified employees with Qualifying Event dates between 9/1/08 and 2/28/09. That notice was mailed on 4/17/09.

*ARRA – the American Recovery and Reinvestment Act of 2009