



All About COBRA

It is easy to enroll qualifying individuals onto a BEST Life plan!

For your information, we have included the steps to enroll an individual onto COBRA through your BEST Life plan, as well as an overview of the recent changes to COBRA. If you have any questions, please contact Customer Service at **800.433.0088** or via email at **cs@bestlife.com**.

How to Enroll Qualifying Individuals onto a BEST Life COBRA plan

Step 1. Notify BEST Life in writing within 30-days of the Qualifying Event. Use our BEST Life Termination Form (available on our website) and check off the "offer COBRA" box or email Customer Service at **cs@bestlife.com** and include the individual's name, the qualifying event and the qualifying event date.

Step 2. To reinstate coverage under COBRA, submit a signed COBRA Election Form to:
COBRA Department, BEST Life, PO Box 19721, Irvine, CA 92623-9721.

BEST Life accepts our BEST Life COBRA Election Form (available on our website), or your company's own signed election form if you have one.

Step 3. Upon our receipt of the signed COBRA Election Form and your (the employer) check for any premiums due, the individual will be reinstated under COBRA with no lapse in coverage and will appear on your regular BEST Life billing with an asterisk indicating COBRA employees.

☑ WHAT YOU NEED TO KNOW ABOUT COBRA

The following is an overview and is not intended to substitute legal or compliance advice. We suggest you consult your legal counsel for specific guidance.

What is COBRA?

The Consolidated Omnibus Budget Reconciliation Act, Public Law 99-272 ("COBRA") is a Federal law that requires employers with 20 or more employees to offer employees and dependents, who would otherwise lose their eligibility, the continuation of medical, dental, and vision benefits after the occurrence of a qualifying event. Qualifying events include termination of employment, or the divorce from, or death of, a covered spouse.

Some states have their own continuation of coverage laws for employer groups of qualifying sizes who are not eligible for Federal COBRA.

More information can be found at the following Government websites:

The Department of Labor, Employee Benefits Security Administration

<http://www.dol.gov/ebsa/COBRA.html>

The Department of Internal Revenue Service

<http://www.irs.gov/newsroom/article/0,,id=204505,00.html>.