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2020 COBRA Continuation Coverage Rates & Plans

The below chart shows available COBRA plans, the benefits they include and their cost. Each benefit will match what you previously had as an eligible member. (This includes Empire EPO Choice coverage, if applicable. However, EPO coverage is only available with plans that include Hospitalization coverage.) See our Summary Plan Description (available at Hotelfunds.org or through our Funds Office) for a full explanation of benefits.

Coverage Plans	Medical Coverage	Members' Health Assistance Program	Hospitalization	Prescription	Dental	Optical	Individual Rate per Month	Family Rate per Month
COBRAD					✓		\$52.14 (\$76.68 during disability extension)	\$123.58 (\$181.73 during disability extension)
COBRAH			✓				\$296.08 (\$435.40 during disability extension)	\$701.70 (\$1,031.91 during disability extension)
COBRA1	✓	✓		✓			\$304.75 (\$448.15 during disability extension)	\$722.25 (\$1,062.13 during disability extension)
COBRA2	✓	✓		✓	✓		\$372.02 (\$547.10 during disability extension)	\$875.43 (\$1,287.39 during disability extension)
COBRA3	✓	✓	✓	✓			\$738.13 (\$1,085.49 during disability extension)	\$1,749.38 (\$2,572.62 during disability extension)
COBRA4	✓	✓	✓	✓	✓		\$805.41 (\$1,184.44 during disability extension)	\$1,902.56 (\$2,797.88 during disability extension)
COBRA5	✓	✓	✓	✓	✓	✓	\$812.80 (\$1,195.29 during disability extension)	\$1,920.04 (\$2,823.59 during disability extension)

The **Individual Rate** covers one person, either you *or* a spouse *or* a dependent.

The **Family Rate** can cover you and any number of eligible dependents.

The above disability extension rates apply only during the 11-month disability extension.

Rates are subject to change, depending on the cost of providing coverage. You will be advised of any rate changes.

Note that once you elect a COBRA coverage plan, you will not be able to change to a plan that includes more coverage than you had originally elected.* You can, however, change to a plan that includes less coverage at a later time.

* For the above-stated purposes, any plan including hospitalization coverage is considered "more" coverage than a plan that does not include hospitalization, even though a rate comparison may not always reflect this.