

# Great news about Culinary COBRA!



## Important questions and answers about how the COBRA subsidy can help you keep your Culinary health insurance for FREE!

**If you're 65 years of age or older, please read the last section about Medicare.**

### What's Culinary COBRA?

Congress passed the American Rescue Plan Act of 2021. It includes payment for Culinary COBRA. If you qualify, you won't have to pay anything for your Culinary insurance for up to 6 months. All you have to do is enroll in Culinary COBRA!

### Am I eligible for Culinary COBRA?

You are eligible if you:

- Lost coverage due to loss of job (such as layoff) between November 2019 - February 2021.
- Lost coverage due to not working enough hours between November 2019 - February 2021.
- Have made a Super Saver payment, or are eligible now because of a Self-Payment.
- Are already paying for COBRA.
- Lose your job or don't work enough hours for coverage from April - August 2021.

### Who is NOT eligible for Culinary COBRA?

You are **NOT** eligible if you:

- Quit your job.
- Qualify for other group insurance (such as health insurance through a new job or if you have health insurance through your spouse's job). If the other group coverage has a waiting period, you can have free Culinary COBRA during the waiting period.

### How do I get Culinary COBRA?

**If you lost coverage after March 1, 2020, and you're under 65 years of age:**

You'll automatically be put on Culinary COBRA in April. To sign up for Culinary COBRA benefits, you must:

1. Register for the Participant Portal online at [www.culinaryhealthfund.org/portal](http://www.culinaryhealthfund.org/portal) or by downloading the **Participant Edge** App on your mobile device (phone or tablet).
2. Fill out **Culinary COBRA Step 1** on the portal and make sure your contact information is up to date.
3. We'll let you know when it's time to complete **Culinary COBRA Step 2**.

**If you lost coverage before March 1, 2020, and you're 65 years of age or older:**

You have to enroll in Culinary COBRA before you get benefits. To enroll, you must:

1. Register for the Participant Portal online at [www.culinaryhealthfund.org/portal](http://www.culinaryhealthfund.org/portal) or by downloading the **Participant Edge** App on your mobile device (phone or tablet).
2. Fill out **Culinary COBRA Step 1** on the portal and make sure your contact information is up to date.
3. We'll let you know when it's time to complete **Culinary COBRA Step 2**.

**If you're 65 years of age or older, please read the last section about Medicare.**

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## How long will I have Culinary COBRA benefits if I've already lost coverage?

It depends on when you lost your coverage due to loss of job or reduced work hours. Check below to find out when you will have Culinary COBRA.

If you lost your health coverage due to loss of job or reduced work hours in:	You will have Culinary COBRA in:
November 2019	April 2021
December 2019	April and May 2021
January 2020	April, May, and June 2021
February 2020	April, May, June, and July 2021
March 2020	April, May, June, July, and August 2021
April 2020 - February 28, 2021	April, May, June, July, August, and September 2021

## How long will I have Culinary COBRA benefits if I lose my coverage in the future?

It depends on when you lose your coverage due to loss of job or reduced work hours. Check below to find out when you will have Culinary COBRA.

If you lose your health coverage due to loss of job or reduced work hours in:	You will have Culinary COBRA in:
April 2021	May, June, July, August, and September 2021
May 2021	June, July, August, and September 2021
June 2021	July, August, and September 2021
July 2021	August and September 2021
August 2021	September 2021

## Why does it matter if I'm 65 years of age or older?

If you're eligible for Medicare or already have Medicare, we need to know. If you aren't sure, we want to know that, too! That way, we know how to pay your claims if you need care. **Please read the last section for important information about Medicare.**

## Do I qualify for Culinary COBRA if I am eligible for other insurance through another job or my spouse?

No. You don't qualify for Culinary COBRA if you're eligible for your spouse's group insurance or if you're eligible for group coverage through your job. If there is a waiting period for the other group coverage, you can qualify for Culinary COBRA during the waiting period.

## If my spouse and I both have Culinary insurance, do we both have to enroll for Culinary COBRA?

Yes. You must both enroll for Culinary COBRA.

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## How much does Culinary COBRA cost?

Normally, regular COBRA can cost over \$900 per month but thanks to the American Rescue Plan Act Culinary COBRA is **FREE** to you.

## Are my benefits different with Culinary COBRA?

You will have the same Culinary medical, dental, and vision coverage. However, you won't have:

- Loss of Time and Disability Credits.
- Life insurance (You can pay out of pocket to keep your Life Insurance policy if you lost coverage in the last month).

## Can I use my Super Saver instead of Culinary COBRA?

Super Saver is being suspended starting April 1. Culinary COBRA replaces Super Saver. The Fund set up Super Saver to help you save money and stay covered during the pandemic. Super Saver isn't needed anymore because Culinary COBRA provides you FREE health insurance for up to 6 months.

## Will I get a refund if I already made a Self-pay, Super Saver, or COBRA payment for April?

Yes. If you made a Self-Pay, Super Saver, or COBRA payment for April you will get a refund. Your refund will come as a check in the mail when you sign up for Culinary COBRA on the Participant Portal.

## Can I keep my life insurance?

It depends on when you lost your coverage. If you lost your coverage within 31 days, you can change your life insurance to an individual plan and take over the payments.

This may be a good option if you have health issues and may not pass a physical/health exam for a new life insurance policy. If you're generally healthy, you may be able to find more affordable life insurance elsewhere.

## If you choose to keep your life insurance:

- You'll have to complete a form.
- You'll have to pay out of pocket.
- Your dependents will not have life insurance.
- The amount you pay for your life insurance depends on your age, how much life insurance you want, and how often you want to make a payment.
- You can choose up to \$20,000 as your life insurance amount. You can also choose a lower amount if that's more affordable for you.
- You have **31 days** from when you lose coverage to change your policy.

For more information about keeping your life insurance, please call the Customer Service Office at **702-733-9938**.

## Can I enroll in Culinary COBRA if I lost my Culinary insurance a while ago?

Each person's situation is different. You qualify for COBRA if you lost your benefits between November 2019 to February 28, 2021 (due to loss of job or work hours). You will also qualify if you lose your benefits (due to loss of job or work hours) from April to August 2021.

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## Can I enroll in Culinary COBRA if I'm still working but lost my coverage because I am working fewer hours?

Yes. You qualify for Culinary COBRA if you lost eligibility because you're not working 240 hours each eligibility period. You can enroll in Culinary COBRA or make a partial Self-Pay. Please call the Customer Service Office at **702-733-9938** to discuss your options.

## Can I choose to make a partial Self-Pay instead of enrolling in Culinary COBRA?

Yes! If you're able to make a partial Self-Pay and prefer to keep your life insurance and Loss of Time and Disability Credits, you can turn down Culinary COBRA. You will need to turn down coverage on the Participant Portal.

If you decide you can't afford your partial Self-Pay in the future, you can sign up for Culinary COBRA through August 31, 2021.

## Why is it important to enroll in Culinary COBRA?

- You and your dependents can keep your Culinary health coverage for up to 6 months!
- It's FREE!
- It's easy to enroll in Culinary COBRA online.
- You will keep your Culinary eligibility. That way, when you return to work, you will not have to re-establish eligibility. If you lose eligibility, it could take at least 4 months to get your benefits back.
- It helps your health Fund that you've worked hard to build. The government subsidy helps us all.

## What happens if I don't register for the Participant Portal and complete Culinary COBRA Step 1 by April 30?

You will not have Culinary COBRA until you enroll. You can enroll later, but you must enroll within 60 days after the date on the Culinary COBRA election form. If you don't enroll on time, you will not be able to get Culinary COBRA. **Be sure to enroll as soon as possible.**

## How does the Culinary COBRA subsidy help the Fund?

The Culinary COBRA subsidy helps pay for your coverage. As you know, your employer usually pays into the Fund for each hour you work. Due to the pandemic, many workers are either not working or are working fewer hours. That means less money is coming into the Fund from employers. The COBRA subsidy helps replace what your employer usually pays, without making you pay.

## How do I get text messages from the Fund?

You can do it when you complete Culinary COBRA Step 1! If you've opted-out of text messages from us, you can also TEXT **OOPS** to **69866** to get texts again. You can also call the Advocacy Line at **702-691-5665** to sign up for texts.

## How do I sign up for the Participant Portal?

**Step 1:** Visit [www.culinaryhealthfund.org/portal](http://www.culinaryhealthfund.org/portal) online or download the **Participant Edge** App on your mobile device (phone or tablet).

**Step 2:** Click "**Register**" to create a new account.

**Step 3:** Fill in your information and click the "**Submit Request**" button. Once your account is approved, you'll get an email notification.

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## **How do I check/update my contact information on the Participant Portal?**

You can do it when you complete Culinary COBRA Step 1! If you need to do it later, follow these steps:

**Step 1:** Log in to your account at [www.culinaryhealthfund.org/portal](http://www.culinaryhealthfund.org/portal)

**Step 2:** Click on “**Address Info.**”

**Step 3:** Check if all your **contact information in the box** is correct (such as address, email, phone number, and language preference).

**Step 4:** If your information needs to be updated, click “**Address Change Request.**”

**Step 5:** Type in your new information and click “**Submit Request.**” It’ll take 1-2 days for your new information to show up.

## **Who can I contact for help with the Participant Portal?**

Please call the Customer Service Office at **702-733-9938**. Please be aware our phone lines are extremely busy right now.

## **Are You Age 65 Years Or Older? Important Information About Medicare Below:**

### **I’m over 65 and eligible for Medicare. Can I enroll for the free Culinary COBRA?**

No. You should not enroll for free Culinary COBRA if you are eligible for Medicare. If you do sign up and get the free coverage, you will have to pay a penalty tax to the government.

### **I am not eligible for Medicare since I have not lived in the U.S. long enough. Can I enroll for the free Culinary COBRA?**

Yes. If you are not eligible for Medicare, you are eligible for the free Culinary COBRA and should sign up on the portal.

### **I’m enrolled in Medicare. Should I drop my Medicare coverage to enroll in free Culinary COBRA?**

No. If you are eligible for Medicare, you are not eligible for free Culinary COBRA. And, if you drop Medicare coverage to enroll in free Culinary COBRA, you will have a tax penalty AND you will pay more for Medicare when you re-enroll.

### **I am not eligible for Medicare yet, but my spouse is Medicare-eligible. Can I sign my spouse up for free Culinary COBRA?**

No. If your spouse is eligible for Medicare, they aren’t eligible for free Culinary COBRA. If you do sign them up, you will pay a penalty tax.

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