

TERMINATION/LAYOFF AND COBRA

Frequently Asked Questions

1. I was recently laid off/my project wrapped/ I was terminated. What happens to my EP Cares benefits?

Your Cigna medical, dental, and/or vision insurance will end on the last day of the month in which you stopped working. For example, if your last work date was March 20, your benefits will end on March 31.

Your Aflac and Nationwide benefits will remain in place as long as you continue to make payments directly to those vendors.

2. My benefits with EP Cares are ending. Now what?

You have several options. The involuntary loss of benefits due to a layoff or termination generally qualifies you for a “special enrollment period” with the state/federal health exchanges. You may also be able to enroll in your spouse’s health insurance plan or directly with an insurance company.

If you would like assistance selecting a plan, we recommend Mylo. Mylo combines technology and licensed insurance agents to help you find the best plan for your situation. See the attached flyer for details.

Phone: 844-893-9886

Web: [ChooseMylo.com/health-insurance](https://www.choosemylo.com/health-insurance)

Email: YourChoice@ChooseMylo.com

In most cases, you are also eligible to continue your medical, dental and vision benefits via COBRA.

3. I lost benefits eligibility because I was hired into a union position. What should I do?

You are not eligible for COBRA because the COBRA laws are very specific. The only qualifying events that would make an employee eligible for COBRA are

the termination of employment or the reduction of hours that results in a loss of benefits. Changing to union status does NOT count as a qualifying event for COBRA.

However, all the other options in Q2, including [Mylo](#), apply to you. We encourage you to seek insurance through one of those options while you are in the waiting period for union benefits.

4. How does COBRA work?

If you are eligible for COBRA, you can keep the medical, dental, and/or vision insurance you had at the time of your loss of active insurance. You will need to enroll in COBRA and pay the full cost of benefits, plus a 2% administrative fee.

The specific information for your COBRA enrollment will be mailed to the address we have on file at [myepcares.com](https://www.myepcares.com). Please watch for an envelope from Wex Health (the COBRA administrator).

5. When does COBRA start?

If eligible, COBRA benefits will be effective on the first day of the month after your active insurance benefits with EP Cares end. For example, if your termination date was March 20, your active benefits will end on March 31. Your COBRA benefits will be effective on April 1 if you choose to enroll – even if you enroll after April 1.

6. When will I receive my COBRA information?

Once your employer advises EP Cares of your termination, the information is processed and sent to Wex health, our third-party administrator for COBRA. The COBRA packet will then be mailed within 14 days to the address we have on file at [myepcares.com](https://www.myepcares.com).

continued >>>

TERMINATION/LAYOFF AND COBRA

Frequently Asked Questions (continued)

7. Can EP Cares email me my COBRA packet?

The law says it must be mailed to you. However, if you would also like to request a copy via email, please send your request to cobraadmin@wexhealth.com. Be sure to include your full name and the last four digits of your SSN. Please allow a minimum of two weeks of processing time from your last day of work for your information to be live in the Wex system.

8. How much does COBRA cost?

Your exact costs for the plans you have chosen will be mailed to you with your COBRA packet. In general, you will be charged the full cost of benefits (including what your production/studio used to pay), plus a 2% administrative fee. You can get an idea of those costs by reviewing the full rates on pages [15](#) and [21](#)

9. How do I enroll in COBRA?

Once you have received your COBRA packet, you can enroll online or by filling out the paper COBRA election form and mailing it as instructed. Note: Online COBRA enrollment requires a unique password (listed on a page toward the end of the packet). **You will not be able to enroll online until you receive this information.**

10. When is my deadline to enroll in COBRA?

Your specific deadline to enroll in COBRA will be listed in your COBRA packet. Generally, you have 60 days from the date of the COBRA notice.

11. I haven't enrolled in COBRA yet, but I need medical coverage now. What do I do?

If you choose to enroll in COBRA, your benefits will be retroactive as described above in Q5, if you meet the enrollment deadlines described in Q10.

If you need to seek medical services before your

COBRA enrollment shows as active with the Cigna system, you will be able to submit any expenses that occurred after the COBRA effective date to Cigna for reimbursement.

12. How do I pay for COBRA?

Once you have enrolled in COBRA, you can set up recurring ACH payments through the Wex self-service portal. If you prefer to mail a check or money order, payment coupons are included with your COBRA packet. [Review the payment guide here.](#)

13. Who do I contact for help?

Wex Health is the COBRA Administrator. Please allow a minimum of two weeks of processing time from your last day of work for your information to be live in the Wex system.

Email: cobraadmin@wexhealth.com

Please include your full name and the last four digits of your SSN

Phone: 866-451-3399

14. I need proof of loss of coverage. Can you write me a letter?

The COBRA administrator will provide a COBRA notice, as indicated in Q6.

If you need something sooner than that, the employer (production company/studio) can write a letter on company letterhead, advising that you are losing your medical/dental/vision insurance due to the layoff/termination. The effective date of the loss should be included in the letter. EP Cares cannot provide these letters as we are not the Common Law Employer who offered the health insurance.



HEALTH

844-863-5950

ChooseMylo.com



No, you don't have to pay COBRA prices.

Choose Mylo for affordable alternatives.

Things may seem uncertain to you now. But here's some good news: you can take control of your health insurance during this transition. COBRA is only one of your choices. Mylo can help you decide if another option makes more sense for you.

Why Mylo?

We're part of Lockton, the world's largest independent insurance expert, connecting people to **top-rated coverage for 50+ years**. We have an amazing bench of carriers and coverage most companies don't. A licensed Mylo advisor can:

- Give you a custom consultation on your situation
- Pre-select top health plans from **40+ carriers**
- Find the most affordable choice for you



The expert who knows the way to the right insurance, fast.

COBRA or not? First do the math.

Here's how to find out if you should stick with COBRA:

- Estimate your upcoming annual income to see if you qualify for a tax credit.
- Calculate what you'll pay monthly if you choose COBRA.
- Determine how long you'll need coverage.
- Ballpark your upcoming medical costs based on current doctors, hospitals and RX drugs.
- Chat with a licensed Mylo advisor at 844-863-5950 to find the right plan.
- Enroll within 60 days from your last day of health coverage and by the 15th of the month for your new plan to take effect the first day of the following month.



 **Ready to start saving?**

Mylo takes the tricky out of finding a non-COBRA health plan.
Visit [ChooseMylo.com](https://www.ChooseMylo.com) or call 844-863-5950.



FAQ: Individual Health Insurance vs. COBRA

FAQ	Individual Health Insurance	COBRA
How much will it cost?	Average monthly premium is often considerably lower than average COBRA monthly premium.	Average monthly premium is higher than average individual health insurance premium (up to 5x more expensive).
Can I apply federal tax credits (subsidies)?	If you are eligible to receive federal tax credits, you can apply the subsidy toward your health insurance.	Federal tax credits can only be applied toward an individual health insurance plan purchased through the public exchange.
How long do I have to enroll?	You have 60 days from your last day of coverage to enroll in an individual health insurance policy.	You have a 60-day period from the day you were given the COBRA notice or the date you lost coverage, whichever occurs last.
When will my policy take effect?	You must enroll prior to the 15th of the month for your insurance to take effect the first day of the following month. Individual health insurance is not retroactive.	Your COBRA coverage is retroactive (back to the date that your employer-sponsored health insurance ended).
How long is it effective?	No set expiration date. You can keep it as long as the carrier offers the plan.	COBRA starts on the date of the qualifying event and lasts for 18 or 36 months.
Will I get credits for my medical deductible and out-of-pocket maximum from my former employer-sponsored plan?	Your medical deductible and out-of-pocket maximum will not transfer from your previous insurance plan to an individual health insurance policy.	If COBRA is elected, your medical deductible and out-of-pocket maximum will transfer from your employer's plan.
Will my doctors and hospitals remain the same?	Doctors and hospital networks can differ. Review your new insurance policy carefully if you want specific doctors or hospitals to remain in-network.	Yes. However, if your employer-sponsored plan changes, your benefits will change.
What should I know about filling current prescriptions during this transition?	Prescription coverage varies between plans and carriers. Review your new plan carefully.	Prescriptions can be filled. However, until your COBRA insurance has been fully reinstated, you may be required to pay at the time of the service, then file a claim for reimbursement.
Can I enroll in dental and vision insurance?	You can enroll in new individual dental and/or vision plan(s).	You can retain your current dental or vision plan(s). To do so, you must elect them on your COBRA paperwork during your eligibility period.
What should I do to enroll?	Enroll at ChooseMylo.com	Complete and submit your COBRA paperwork during the eligibility period.

