

Moving From Active Plans to COBRA Plans: Q & A

Question: *If I elect a COBRA plan, will I have to start over with my deductible and out-of-pocket maximums?*

COBRA is a continuation of your plans as an active employee. See the below table and responses for details.

Plan	Deductible	Out-of-Pocket Maximum	ID Card reissue	Other
Medical and Pharmacy	Continues	Continues	Yes	Visit limits continue
Dental	Continues (if applicable)	Continues (if applicable)	No	N/A
Vision	N/A	N/A	No	Available allowances and exams carry over
Health Care FSA	N/A	N/A	No (debit card)	Access to the remaining balance (if eligible)

Medical

If you elect a medical COBRA plan, you will not start over with your deductible and out-of-pocket maximums. The COBRA plans are a continuation of your current benefits as an active employee. Aetna members will receive a new medical id card in the mail within 2-3 weeks after their COBRA coverage starts. Kaiser members may continue to use their cards, and their member ID numbers will remain the same.

Aetna shows active and COBRA claims history at the same time. Claims history is attached to your “W” ID or social security number.

If you need care before you receive your new card, contact the Benefits Unit at Benefits.Unit@seattle.gov for an electronic version of your ID card.

Dental

Same as above, you don’t have to start over. The COBRA dental plans are a continuation of your current benefits. If you have already satisfied your deductible during the current plan year, you will not have to do so again during the current plan year. All out-of-pocket costs paid under the active plan will be applied to your COBRA out-of-pocket dental maximum. You will not receive a new ID card. Continue to use your original ID card.

Vision

Same as above, you don't have to start over. The COBRA vision plans are a continuation of your current benefits. There is no deductible on the vision plan. If you move from an active vision plan to a COBRA vision plan during a plan year, the allowances and vision exams available to you under the active plan will carry over to the COBRA plan. There is no ID card for the vision plan.

Health FSA

You may be able to continue your FSA plan via COBRA coverage continuation – check with the Benefits Unit at Benefits.Unit@seattle.gov. If you continue your health care FSA through COBRA, you will have access to any remaining balances. You will pay COBRA premiums on an after-tax basis.

Additional questions? Please contact the Benefits Unit at Benefits.Unit@seattle.gov.