



Insurance Coverage



When do my benefits end?

Contract Start Date	Benefit End Date	MEA/AFSCME COBRA Coverage Period
July Starts - Your normal job does not have summers off.	7/31/2026	08/01/2026-10/31/2026
August Starts - Your normal job/school resumes work before 8/15	8/31/2026	09/01/2026-11/30/2026
September Starts - Your normal job/school resumes work after 8/15	09/30/2026	10/01/2026-12/31/2026

• How can I continue coverage?

- After your MESD benefits end, you have 60 days to elect continuation through COBRA. You can continue COBRA coverage for up to 18 months. You'll be responsible for the full cost + a 2% administration fee.

• How much does COBRA cost?

- AFSCME/MEA members **who elect** COBRA will have coverage for 3 months (see table above).
- All other staff members are responsible for the full cost of COBRA coverage.
- COBRA rates can be accessed [here](#) or by following the QR code to the right.

• How do I apply for COBRA?

- Once your benefits end, you'll receive COBRA information from BenefitHelp Solutions. Their contact information is provided on this flyer if you want to reach out sooner. You have 60 days from your coverage end date to complete and return your COBRA election forms to BenefitHelp Solutions.

2025-2026
COBRA Rates



COBRA FAQs



Contact Information

BenefitHelp Solutions
 503-765-3581 or 800-556-3137
 bhs_oebb@benefithelp solutions.com

MESD HR Benefits Team
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