Insurance Rates: 2027 COBRA Premiums

Most employees and/or dependents may continue current District plan benefits at their own expense under COBRA law when a qualifying event occurs. COBRA notices with instructions on how to maintain benefits as well as the details of COBRA Rights will be provided following a qualifying event. Changes from one health or dental plan to another may only be made during an open enrollment period. Premiums are paid in the current month for next month's coverage (see rates listed below). You may choose to continue coverage for all currently covered family members or choose to cover only specific individuals. However, you may not change dependent coverage after your initial COBRA enrollment until the next open enrollment period.

COBRA Rates Health and Dental Dec 2025 – Nov 2026 *All Bargaining Units*	**Individual: (12 monthly payments)**	**Individual + 1 dependent: (12 monthly payments)**	**Individual + 2 or more dependents: (12 monthly payments)**
Kaiser 10/10 HMO	$1,043.46	$2,058.36	$2,899.86
Kaiser 10/20 HMO	$1,016.94	$2,005.32	$2,827.44
VEBA Direct HMO	$1,077.12	$2,131.80	$2,991.66
UHC Alliance HMO 20/30	$1,165.86	$2,162.40	$3,024.30
UHC PPO Nexus ACO Select 80/50	$2,327.64	$4,580.82	$6,423.96
UHC Journey Harmony	$954.72	$1,825.80	$2,552.04
UHC Journey Alliance	$963.90	$1,869.66	$2,623.44
SIMNSA HMO (Mexico)	$329.46	$574.26	$841.50
Delta Dental PPO	$49.45	$98.77	$138.51
DeltaCare USA	$14.21	$25.66	$37.83
EyeMed Vision	$7.71	$14.57	$21.35
Flex 125 Health Spending Account	COBRA is available – see information below		

Note: Be aware that if you do not opt to continue dental benefits, a gap in Delta Dental insurance coverage will cause your benefit coverage percentage level to restart at 70% if or when you return to the District.

Employees Leaving the District

All voluntary payroll deductions are stopped when you leave the District. If you return to work for the District and you wish to re-start these deductions, you must submit new salary deduction forms to payroll (i.e. union insurance, investment deductions, Flex 125 spending accounts, vision, and life). Contact your payroll technician at (619) 588-3070 with any questions.

COBRA – Flex125 Health Spending Account

Special IRS provisions apply to Flex125 spending accounts when an employee leaves the District. In general, only services occurring on or before your last work day qualify for Flex125 Reimbursement. Before your final pay check is processed, contact American Fidelity about the options available to you.

Portability Option – Hartford Term Life, Standard Disability / Unum Provident LTC

Hartford Term Life, Standard and Unum Long-Term Care) LTC plans are portable. Contact your payroll technician at (619) 588-3070 for a portability form if you wish to continue coverage.