

EMPLOYEE BENEFITS
TERMINATION OF HEALTH INSURANCE

- Health Insurance benefits will terminate on the last day of the month following the event of termination (RIF, retirement, unpaid absence or FMLA exhausting). Note: employee's last day worked must be in the month of coverage.
 - Example: Last day worked is April 1st, date of termination is April 2nd, therefore coverage ends April 30th.
 - Or, last day worked March 31st, termination is April 1st, therefore coverage ends April 1st.
- When terminating employment, the County offers employees and their families covered by health insurance, the opportunity to elect a continuation of coverage called COBRA.
- Federal COBRA law provides terminated/retired employees 18 months of continuation coverage at 102% of the County paid premium.
- California AB1401 CalCOBRA, provides an option of an additional 18 month extension of coverage, for the medical option only. The second 18 months is administered by the medical carrier. The medical carrier will send you extension information prior to the expiration of your first 18 months of federal COBRA.
- If a terminated/retired employee is interested in receiving Life Insurance conversion or continuation information, contact Employee Benefits within 30 days of termination.
- Until COBRA is elected and the first payment is received by Employee Benefits, all insurance options will be canceled. When payment is received, elected options are reinstated retroactive to the date of termination of active coverage.
- The Cobra Enrollment packet along with Cobra Rights Information will be mailed to every terminated/retired employee automatically within 2 weeks.
- Participants are responsible for sending their enrollment form and monthly payments directly to the fiscal office of the Stanislaus County Superior Court (Court), Post Office Box 732, Modesto CA 95353.
- Payments are due on the 1st day of each month. The Court does allow a 30 day grace period but payments must be received in our office by the 30th day or your coverage will be terminated.
 - No cash...either a check or money order is acceptable, made payable to Superior Court, Stanislaus County.

If you have any questions, you may contact Human Resources at (209) 530-3190.