



COBRA FAQs

The following are answers to some of the most commonly asked questions employees have about their Consolidated Omnibus Budget Reconciliation Act (COBRA) benefits.

Q. When will my benefits end?

Your benefits will end the last day of the month in which your employment terminates. ConvaTec will notify the insurance carriers and Infinisource, our COBRA administrator.

Q. When will my benefits end if I am terminated with Severance?

Your benefits will continue through the last day of the month in which your employment terminates. Once your severance agreement is signed and returned, benefits will be reinstated retroactively and will remain active through your supplemental severance benefits end date. At that time, you may begin to pay Infinisource to continue your coverage beyond your severance under COBRA.

Q. When will I receive my COBRA paperwork?

Infinisource will process your record and mail a COBRA election notice to you. You will receive this information in your home mail within 2 weeks of your employment termination.

Q. How do I elect COBRA?

You can elect COBRA coverage by completing and returning the COBRA election notice to Infinisource or by electing coverage online at www.infinisource.com. Your COBRA notice will contain a temporary user name and password for you to register and log in.

Q. If I elect coverage, when will it be effective with the insurance carriers?

Once Infinisource receives your affirmative action, they will notify ConvaTec benefits of your election and we will notify the carriers. Coverage will be retroactive to your loss of coverage date. If you elect coverage, and do not pay the premiums due, coverage will be cancelled retroactively.

Q. What do I do if I need to go to the doctor after my separation date, but before my COBRA coverage is reinstated?

You may need to pay for your visit up front and submit a claim for reimbursement once you are reinstated. Please contact our benefit advocates if you have an urgent situation, 800-394-6111.

Q. If my employment was involuntarily terminated and I am being offered Severance, why will I be sent COBRA paperwork?

Since separation of employment is a qualifying event for COBRA, we are obligated to send the COBRA information to you at the time of termination. COBRA and severance benefits run concurrent. Infinisource will only begin to invoice you for the full premium once your severance has ended.

COBRA ADMINISTRATOR

Infinisource

www.infinisource.com

800-594-6957