

COBRA Rates

If your group has been self-funded with EHIM for at least two years, COBRA rates for your prescription benefits have been calculated based on your group's actual claims utilization.

If your group has not been with EHIM for at least two years, your group should continue to use fully-insured prescription drug card rates for COBRA (or if previously self-funded, the appropriate illustrative rates). These rates should be added to the medical premiums for a complete Medical/Rx COBRA rate. Please note:

The rates below **do not** include the 2% administration fee.

EHIM Experience Rates	\$5/\$25/\$50
Single	\$46.39
Two Person	\$111.33
Family	\$139.16

Creditable Coverage for Medicare Part D

Group health plan sponsors are required to provide a Disclosure Notice for each "type of coverage" (i.e., each employer plan or Medigap plan) sponsored, by completing the disclosure form on the CMS (Centers for Medicare & Medicaid Services) Creditable Coverage Disclosure website.

This disclosure must be made annually and upon any change that affects whether the drug coverage is creditable. Disclosure of creditable coverage status must be provided within 60 days after the beginning date of the plan year or within 30 days after any change in the creditable coverage status or termination of the plan. For further information, please visit the CMS Web Site at www.cms.hhs.gov/creditablecoverage.

Based upon the Creditable Coverage Simplified Determination provided by CMS and your current plan design, EHIM has determined that your coverage:

IS CREDITABLE