

CONSOLIDATED  
OMNIBUS  
BUDGET  
RECONCILIATION  
ACT



TWU LOCAL 100 DENTAL

# WHAT IS COBRA?

- The Consolidated Omnibus Budget Act (COBRA) is a federal law passed by Congress in 1986 that provides continuing coverage of group health benefits to members and their families upon the occurrence of certain qualifying events where such coverage would otherwise be terminated.
- Continuation of coverage under COBRA is based on a qualifying event. COBRA must be offered to each person who is a qualified beneficiary and will be required to pay the full cost of COBRA if elected.



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# FYI

- Your Retiree Group Health Benefits from the MTA:
  - Medical/Prescription and Vision: You must have at least 10 years of credited service in a pension plan offered by MTA NYCT or another MTA Agency in order to be eligible for these retiree health benefits. If you do not have the required years of service, you are eligible for COBRA continuation.
- Your Retiree Group Dental Benefits:
  - Upon retirement, your group dental benefits are automatically terminated and you must elect COBRA in order to continue your dental benefits.
    - If you are enrolled in the TWU Local 100 dental benefits, you are eligible to enroll in COBRA continuation through TWU Local 100.
    - If you are enrolled in the High Option Medical, you can continue dental benefits by enrolling in COBRA through the BSC.

# WHO IS ENTITLED TO ENROLL FOR COBRA DENTAL BENEFITS:

RETIRED TWU LOCAL  
100 MEMBERS AND  
ELIGIBLE  
DEPENDENTS

TERMINATED  
MEMBERS AND  
ELIGIBLE  
DEPENDENTS

DEPENDENTS OF A  
DECEASED  
MEMBER

ELIGIBLE DEPENDENTS: INCLUDE  
SPOUSE  
DOMESTIC PARTNERS OR  
ELIGIBLE CHILDREN COVERED AT  
TIME OF EVENT



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# ARE YOU STILL WITH ME?



IN THE EVENT OF YOUR DEATH AS A RETIREE:

YOUR ELIGIBLE DEPENDENTS ARE ENTITLED TO 1 YEAR OF COBRA DENTAL CONTINUATION AT NO PERSONAL COST.

AFTER 1 YEAR YOUR ELIGIBLE DEPENDENTS ARE ENTITLED TO AN ADDITIONAL 24 MONTHS OF COBRA CONTINUATION AND THEY WILL BE REQUIRED TO PAY THE FULL COST OF COBRA, IF ELECTED.

# WHEN TO APPLY ?:

TWO MONTHS PRIOR TO YOUR RETIREMENT DATE  
IS IDEAL TO APPLY FOR COBRA.

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SHOULD YOU HAVE ANY QUESTIONS:  
CONTACT **TWU LOCAL 100 MEMBER SERVICES  
DEPARTMENT**, AS SOON AS POSSIBLE. **THE  
NUMBER IS: 347-643-8060**

DON'T PANIC!

