2025 COBRA Rates

WORKTERRA PO Box 850091 Minneapolis, MN 55485 soricobra@workterra.com 1-888-611-4549

COBRA is a temporary continuation of your active medical benefits for up to 18 months. This benefit pertains to all dependents signed up for your medical policy while actively employed.

Medical	Individual	Family
Anchor Choice with HSA Plan	\$834.89 per month	\$2,340.56 per month
Anchor Plan	\$843.39 per month	\$2,364.42 per month
Anchor Plus Plan	\$902.38 per month	\$2,529.80 per month
<u>Dental</u>		
Anchor Dental	\$35.25 per month	\$91.30 per month
Anchor Dental Plus	\$39.54 per month	\$102.43 per month
Anchor Dental Platinum	\$45.60 per month	\$118.13 per month
Vision		
Anchor Vision	\$5.60 per month	\$15.46 per month
Anchor Vision Plus	\$8.02 per month	\$22.12 per month

Frequently asked questions:

If you are enrolling for yourself and only one additional dependent, you have the option of splitting out your benefits into two individual plans for reduced premium purposes. If you would like to have two individual plans, please notate this request on your COBRA election packet below or contact our COBRA department via email with a written request to soricobra@workterra.com and your account will be set to reflect two individual plans, with two Member Accounts, and will require two separate premium payments.

How long will my coverage last? – COBRA coverage will last up to 18 months from the qualifying event date (the day you lose active benefits). * *36 months in the case of loss of dependent status, divorce and death.*

How do I pay my premiums? – COBRA premiums can be paid by check through mail to or you can sign up for Automatic Payment.

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What will my COBRA notice look like? <u>Sample COBRA Notice</u> can be found on the RI Employee Benefits website, employeebenefits.ri.gov

Can my premium be prorated if I don't take the full month? Premiums will only be prorated at the start of COBRA benefits, meaning... the day you lose your active benefits (COBRA start date) to the end of that first month. Every month thereafter you will be charged the full monthly premium on the first day of that month.

How do I cancel COBRA? Please notify the COBRA department in writing requesting to cancel services or cancel automatic payments either via email at soricobra@workterra.com, fax to 925-460-3929, or send written notice to: WORKTERRA_PO Box 850091_Minneapolis, MN 55485