



WILLIAMSON COUNTY GOVERNMENT Benefits Department COBRA Information

What is COBRA?

COBRA is a continuation of the medical and dental insurance when coverage would otherwise end because of a "qualifying event" resulting in the loss of coverage.

Qualifying Events That Allow a Maximum of 18 Months (Experienced by the Employee)

- 1) Termination of Employment
- 2) Reduction in Work Hours

Qualifying Events That Allow a Maximum of 36 Months (Experienced by a covered Dependent)

- 1) Death of the Employee
- 2) Divorce or legal separation
- 3) Loss of Dependent Status

How do I sign up?

Under federal law, you must have 60 days after the loss of coverage to decide whether you want to elect COBRA continuation coverage under the Plan. Once the Benefits Department has been notified by HR of an employee's termination, or by the employee for a dependent's loss of eligibility, the Benefits Department will mail a COBRA packet to your address on file. The Benefits Department has **30 days from the loss of coverage** to mail the COBRA packet. If you choose to elect COBRA within the 60-day election period, complete the Election Form and return it to the Williamson County Benefits Department. Your coverage will then be reinstated retroactively to the first day that you lost coverage.

How much does COBRA cost?

Monthly COBRA premiums effective 1/1/2026-12/31/2026

	Deductible Plan		Deductible Plan w/HSA		Dental	
	OAP	LocalPlusIN	OAP	LocalPlusIN	DHMO	DPPO
Employee Only	\$915.63	\$808.53	\$604.77	\$497.67	\$12.30	\$31.76
Employee + 1	\$1,912.11	\$1,697.91	\$1,259.30	\$1,045.10	\$24.91	\$73.70
Family	\$2,741.04	\$2,506.44	\$1,777.37	\$1,542.77	\$58.81	\$144.21

If you are enrolled in any voluntary programs (i.e., Supplemental Life, Aflac, Cancer, Major Illness, etc.) and you wish to continue them by converting to individual policies, please contact The Drury Group at (615)628-3382 within 60 days of your last day of employment. Otherwise, these policies will automatically terminate.

Please contact me with any questions regarding COBRA continuation.

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