

COBRA Coverage Summary

	COBRA Coverage
Administrator	Alight
Customer Service	(844) 747-1641
Web Address	https://Lubrizol.BenefitsNow.com
Special notice regarding Medicare eligibility	The impact of Medicare eligibility on COBRA eligibility is explained below.
How long do I have to enroll in my new coverage?	You must enroll no later than the last day of the COBRA election period. The COBRA election period ends upon the <u>later</u> of: (1) 60 days from the date you lose coverage (you lose coverage on the last day of the month in which your employment terminates), or (2) the "Election Deadline" listed in your COBRA election packet.
How am I notified regarding coverage options?	Your COBRA election packet is sent via USPS to your home address and is typically mailed within two weeks of termination of employment.
How does the election process work?	COBRA elections can be made online, by telephone, mail or via fax. To establish your account, you will need your name, date of birth, valid email address, and SSN or Alight account number included in your COBRA packet. <u>Prior to your departure from Lubrizol, we suggest you update your email address on the benefits portal at https://Lubrizol.BenefitsNow.com/ to a personal email address, and indicate that it is your preferred email address.</u>
When is coverage effective?	Once elected and paid, coverage is retroactive to the day your active coverage ceased, as long as enrollment is completed by the last day of the COBRA election period. <u>For example:</u> Termination of employment date is June 30 Lubrizol active coverage terminates June 30 COBRA coverage is elected August 20 Coverage is reinstated retroactive to July 1 Note: The sooner you elect coverage, the sooner the administrators (UHC, Caremark etc.) will reinstate your coverage.
Will I have a gap in coverage?	Although COBRA coverage is retroactive, there is a period of time when active coverage has terminated, and COBRA coverage has not been elected or elections have not been reported to the carriers (UHC, Caremark, MetLife and EyeMed). Expenses incurred during that time are at the expense of the individual but can be filed for reimbursement.
How soon after I make my elections can I use my coverage?	Enrollment information is sent to the carriers (UHC, Caremark, etc.) via electronic files, which are sent once each week. Depending on when your elections are made and payment is received it can take up to 14 days for your information to be sent to the carriers. As a result, it will be approximately two weeks from when you make your payment before your coverage can be verified at the carrier.

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Will I receive a new ID card?	<u>Coverage</u>	<u>New ID card issued?</u>
	COBRA Medical – Separated employee	No
	COBRA Medical – Spouse/Dependents only	Yes
	COBRA Prescription – Separated employee	No
	COBRA Prescription–Spouse/Dependents only	Yes
Do my deductible and out-of-pocket maximums start over when I move from active coverage?	Deductibles and out of pocket amounts from active coverage transfer automatically to your new coverage and apply to your COBRA deductible and out of pocket maximum. However, only amounts for the person or people continuing on coverage are transferred to the deductible and out of pocket maximum for the new coverage. They will start over effective January 1 if COBRA coverage is elected for the new plan year.	
Do my spouse’s deductible and out of pocket maximums start over when my spouse moves from active coverage to COBRA coverage?	They transfer. However, if you are not electing COBRA coverage (for example, because you are Medicare eligible) and your spouse is going to have his or her own COBRA coverage, please notify the Corporate Benefits group at benefits@lubrizol.com that your spouse is electing COBRA coverage so we can have the spouse’s deductible and out of pocket expenses transferred for your spouse. The transfer is <i>not automatic</i> when your spouse moves from being your dependent to having his or her own coverage.	
What if I or my spouse becomes eligible for Medicare after we have elected COBRA?	Becoming Medicare eligible disqualifies you from remaining on COBRA coverage. Your coverage will terminate on the last day of the month prior to your Medicare eligibility based on age or disability (i.e. If you turn 65 August 15 you are Medicare eligible August 1 and your COBRA coverage will terminate July 31.) The same applies to your spouse who elects COBRA coverage and then becomes Medicare eligible.	
What can non-Medicare retirees and non-Medicare spouse elect?	Non-Medicare separated employees and spouses generally can enroll in COBRA for up to 18 months or until they become Medicare eligible. The length of the COBRA eligibility period can vary based on social security disability status.	
What if I or my spouse is eligible for Medicare at retirement?	<p>You or your spouse are eligible to enroll in COBRA if Medicare eligible prior to retirement.</p> <p>If the Medicare eligible party has not yet enrolled in Medicare because he or she had coverage under Lubrizol’s plan for active employees, that party must enroll in Part A and Part B because Medicare becomes the primary payer for claims.</p> <p>If the Medicare eligible party does not enroll in Medicare when active coverage ends, he or she may incur a lifelong penalty for late enrollment because Medicare does not recognize COBRA coverage as “qualified group coverage.”</p> <p>Things to consider before you or your Medicare-eligible spouse enrolls in COBRA:</p> <ul style="list-style-type: none"> • When COBRA claims are processed, Medicare will be primary over COBRA, even if you or your spouse are not enrolled in Medicare. • The Medicare deductible and the Lubrizol medical plan deductible must be met before Lubrizol will pay claims, which may result in higher out-of-pocket expenses. 	

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<p>What if I or my spouse is eligible for Medicare at retirement? <i>(Continued)</i></p>	<ul style="list-style-type: none"> • Being enrolled in Medicare and COBRA delays your or your spouse’s enrollment in a Medicare Advantage or Supplemental plan. (You cannot be enrolled in a Medicare Advantage or Supplemental plan while enrolled in COBRA.) • It is likely that a Medicare Advantage or Supplemental plan will suit your or your spouse’s needs better than the Lubrizol COBRA coverage. • Call Via Benefits at (855) 241-5724. A representative will assist in finding a Medicare Advantage and/or Medicare Supplement plan that is best for you or your spouse.
<p>Whom should I contact if I have questions?</p>	<p>First call Alight customer service at (844) 747-1641. If they are unable to resolve your issue, email Lubrizol Corporate Benefits at benefits@Lubrizol.com. For questions related to Medicare and Medicare coordination, contact Medicare at 800-MEDICARE or your local Social Security office.</p>