COBRA Information

	COBRA Coverage
Administrator	Alight
Customer Service	(844) 747-1641
Web Address	Lubrizol.BenefitsNow.com
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 later 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?	COBRA election packet is sent via USPS to your home address and is typically mailed within two weeks of your termination of employment.
How does the election process work?	As soon as you receive your COBRA packet, your COBRA elections can be made online, by 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. The COBRA enrollment site is the same site you used as an active employee. We suggest you update your preferred email address to your personal email the first time you log on to Lubrizol.BenefitsNow.com.
When is coverage effective?	Once elected, coverage is retroactive to the first of the month following termination of employment, so long as enrollment is completed by the last day of the COBRA election period. For example: Termination of employment date is June 15 Lubrizol active coverage terminates June 30 COBRA coverage is elected August 20 Coverage is reinstated retroactive to July 1
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.
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.

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<tr><th></th><th>COBRA Coverage</th></tr>
<tr><td>Do my spouse's deductible and out-of-pocket maximums start over when my spouse moves from active coverage?</td><td>They transfer. However, if 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 amounts transferred for your spouse. The transfer is not automatic when your spouse moves from being your dependent to having his or her own coverage. Only amounts incurred by your spouse will be transferred.</td></tr>
<tr><td>Will I receive a new ID card?</td><td><table>
<tr><th>Coverage</th><th>New ID card issued?</th></tr>
<tr><td>COBRA Medical – Employee/Dependents</td><td>Yes</td></tr>
<tr><td>COBRA Medical – Spouse/Dependents only</td><td>Yes</td></tr>
<tr><td>COBRA Prescription Employee/Dependents</td><td>No</td></tr>
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<tr><td>What if I or my spouse becomes eligible for Medicare after we are enrolled in COBRA?</td><td>Becoming Medicare-eligible disqualifies you from COBRA coverage. Your coverage will terminate on the last day of the month prior to your Medicare eligibility. (i.e. If you turn 65 June 15 you are Medicare eligible June 1 and your COBRA coverage will terminate May 31.) The same applies to your spouse who becomes Medicare eligible while on COBRA coverage.</td></tr>
<tr><td>What special considerations apply if I or my spouse are already Medicare eligible?</td><td>If Medicare eligible, you and/or your spouse must enroll in Medicare Parts A and B when you retire. You and/or your spouse are eligible to enroll in COBRA if eligible for and/or enrolled in Medicare.

If the Medicare-eligible party does not enroll in Medicare when active coverage ends, he or she may incur a life-long penalty for late enrollment because Medicare does not recognize COBRA coverage as "qualified group coverage."

Things to consider before you or your Medicare-eligible spouse enrolls in COBRA:
• 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.
• 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.)
• There may be a number of Medicare Advantage and Supplemental plans that will likely suit your or your spouse's needs better than the Lubrizol COBRA coverage.
• You or your spouse may not be able to enroll in a Medicare Advantage or Supplemental plan when Lubrizol-paid COBRA coverage ends.</td></tr>
<tr><td>Who do I contact to enroll in medical, prescription, dental and vision coverage other than</td><td>Call Via Benefits (formerly known as OneExchange) 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.</td></tr>
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COBRA if I or my spouse are eligible for Medicare?	
I called Via Benefits and they don't have a record for me. Why not?	The benefit advisor at Via Benefits can assist the Medicare eligible retiree and their Medicare eligible spouse even if Via Benefits does not have a record. Lubrizol sends retiree records once each month. If a retiree or retiree spouse calls and Via Benefits does not have a record for them, the benefit advisor will create one. Once Lubrizol sends the retiree data to Via Benefits on the first of the month following retirement, the manual record and data record will be merged.
Who should I contact if I have questions?	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 the Social Security Administration.