



UNITED UNIVERSITY PROFESSIONS
BENEFIT TRUST FUND
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Guidelines for Continuation of Dental and Vision Coverage in Retirement through COBRA

- Dental and vision benefits as an active employee will terminate at the end of the month following the month in which you were last employed. The UUP Benefit Trust Fund will automatically send a COBRA contract to your address when your coverage ends. Please notify the UUP Benefit Trust Fund if you have moved.
- Retired UUP members can extend their UUP Benefit Trust Fund dental and vision coverage as a result of the federal Consolidated Omnibus Budget Reconciliation Act (COBRA).
- The dental and vision program available under COBRA is the same coverage you currently have as an active employee. COBRA coverage will only change if benefits for the UUP Benefit Trust Fund change.
- The cost of COBRA benefits, according to federal law, includes the full cost of the premium plus a 2% administration fee. The premiums are adjusted annually.
- Monthly premiums for COBRA will not be billed and payment is the responsibility of the retiree. Payments are due the first of each month and must be received by the UUP Benefit Trust Fund no later than the 30th of each month (grace period) or coverage will be cancelled. Reinstatements are not allowed. Premiums may be paid in advance.
- When COBRA coverage ends, UUP retiree members can continue dental and vision coverage through UUP's voluntary dental and vision plans.
- Questions pertaining to COBRA coverage should be directed to the UUP Benefit Trust Fund at (800) 887-3863.