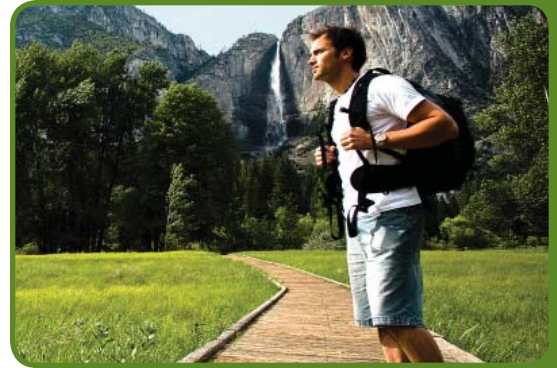


# ALTERNATIVE coverage

Beginning January 1, 2010, NetCare is available as an alternative to COBRA or state mini-COBRA coverage.



## Benefits and Rates

NetCare plan benefits are defined by House Bill 188. When employees enroll on NetCare, they choose between the following two deductible options:

- > NetCare Low Deductible: \$1,500 Deductible/\$5,000 Out-of-Pocket Maximum
- > NetCare High Deductible: \$3,500 Deductible/\$10,000 Out-of-Pocket Maximum

## Eligibility for Coverage

There are no separate eligibility requirements between COBRA/mini-COBRA and NetCare. If employees become eligible for either COBRA or mini-COBRA (termination of employment, reduction in hours, etc.), they are eligible to enroll on NetCare as an alternative.

## NetCare is Not COBRA

COBRA and mini-COBRA coverage allow employees to maintain their benefits. NetCare benefits are defined by House Bill 188 and do not vary among employers. The maximum length of time an employee can be covered by NetCare Alternative Coverage is 12 months, with no additional options to extend based on COBRA-qualifying events. If an employee elects to enroll in NetCare as an alternative to COBRA/mini-COBRA, they waive their rights to COBRA/mini-COBRA coverage (once the COBRA election period has expired).

## Utah Insurance Department Model Notification Letter

As determined in House Bill 188, the Utah Insurance Department has drafted a sample letter to help employers with the process of notifying employees when they are eligible for NetCare as an alternative to COBRA or mini-COBRA. This letter is available at [www.insurance.utah.gov](http://www.insurance.utah.gov).

Visit [www.selecthealth.org/netcare](http://www.selecthealth.org/netcare) or contact your agent/broker or SelectHealth sales representative for more information.

