



Missouri Career Centers

Donny J. Carroll

Manager

St. Louis Central Missouri Career Center



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American Recovery and Reinvestment Act of 2009

- **Missouri Career Center Services**
 - Resource Center equipped with computers (with internet access), telephones, facsimile machines, laser printers and copiers.
 - One on One Career Advisement and Counseling
 - Veterans Services
 - WIA Training Programs (if funding available)
 - Skills / Interest Assessment Tools (WorkKeys, Tabe, etc.)



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- **Missouri Career Center Services (Continued)**
 - Workshop for Professionals
 - Resume Workshop
 - Career Success Strategy (CSS) Workshop
 - Career Center Orientation
 - Job Search and Referrals Assistance
 - Labor Market Information and Trends
 - MissouriCareersource.com website



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Missouri Career Centers St. Louis City Region

SLATE Missouri Career Center

1520 Market Street, 3rd Floor

St. Louis, MO 63101

Bus: (314) 589-8000

Fax: (314) 589-8027

St. Louis Central Missouri Career Center

4811 Delmar Boulevard

St. Louis, MO 63108

Bus: (314) 877-0916

Fax: (314) 877-0931

Blow Middle School – South City Hub

516 Loughborough

St. Louis, MO 63111

Bus: (314) 353-1349



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Missouri Career Centers St. Louis County Region

St. Louis County Career Center
North Oaks
26 B North Oaks Plaza
St. Louis, MO 63121
Bus: (314) 381-6700
Fax: (314) 381-7247

St. Louis County Deer Creek Career Center
3256 Laclede Station Road, Suite 103
St. Louis, MO 63143
Bus: (314) 877-0001
Fax: (314) 877-0022



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Missouri Career Centers St. Louis County (Continued)

Florissant Career Center
4040 Seven Hills Drive, Suite 166
Florissant, MO 63033
Bus: (314) 877-3010
Fax: (314) 877-3020

St. Louis County South Career Center
7545 South Lindbergh Boulevard, Suite 140
St. Louis, MO 63125
Bus: (314) 416-2917
Fax: (314) 416-2915



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Missouri Career Centers

St. Charles County
St. Charles County Career Center
212 Turner Boulevard
St. Peters, MO 63376
Bus: (636) 278-1360
Fax: (636) 278-1843

Jefferson/Franklin Counties
Arnold Career Center
3675 West Outer Road, Suite 102
Arnold, MO 63010
Bus: (636) 287-8909
Fax: (636) 278-1843

Washington Career Center
1108 Washington Square
Shopping Center
Washington, MO 63090
Bus: (636) 239-6703
Fax: (636) 239-0329



Questions?



Break



David Wright
Unemployment Insurance Representative

Missouri Department of Labor

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- [General Information](#)
- [Claim Center Information](#)
- [What Happens After I File](#)
- [Direct Deposit Form](#)
- [Request 1099 Information](#)
- [View My Claim](#)
- [View My Missouri Access Card Balance Activity](#)
- [Change My Payment Method](#)
- [Missouri UI Terms](#)
- [System Requirements](#)
- [Employment Security Home Page](#)
- [Missouri Career Source.com](#)
- [Other States UI](#)



Missouri Department of Labor and Industrial Relations

Missouri Division of Employment Security
Welcome to the Missouri Unemployment Insurance
On-Line Claims Filing System

****Unemployment Benefits Notice****

Under the Federal Stimulus Program
June 2009

On June 12, 2009, Governor Jay Nixon signed HB1075 into law. As a result, Extended Benefits (EB) up to 20 weeks may be available to those who have exhausted both their weeks of state unemployment benefits and weeks of Federal Emergency Compensation (EUC) benefits by December 19, 2009. Those who have exhausted their benefits will be receiving notification letters by mail containing instructions on how to file for the additional weeks of EB. The last day to file an EB claim is December 24, 2009. Starting Monday, June 15, 2009, at 8:00 a.m., you may call your Regional Claims Centers to file your EB claim.



Questions?



Break



COBRA
The Who, What, Why and How

Cynthia Bowers, SPHR
Tuesday, October 13, 2009

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Today's Agenda

Basic Facts About COBRA

Who Is a Qualified Beneficiary?

What is a Qualifying Event?

How long does COBRA Last?

What is the notification period?

What is the election period?

What does COBRA Cost?



Today's Agenda

What is the American Recovery Reinvestment Act (ARRA) of 2009?



What does ARRA mean?

What is the Federal Subsidy?

How long does the subsidy last?

When COBRA runs out Uninsured State Pools



Basic Facts About COBRA

- **Consolidated Omnibus Budget Reconciliation Act (COBRA)**
 - Passed by Congress in 1986
 - Amends the Employment Income Security Act (ERISA), the Internal Revenue Code, and the Public Health Service Act.
- **Provides certain employees and their covered dependents with health care continuation coverage.**
- **Department of Labor Oversight**
- **Complex regulations**



Basic Facts About COBRA

- **Applies to employers in the private sector, state and local governments who employ 20 or more employees.**
- **Does not apply to the federal government and certain church-related organizations.**
- **American Recovery Reinvestment Act (ARRA) of 2009**
 - Applies to employees who experience an involuntary termination from September 1, 2008 through December 31, 2009. (Referred to as “Assistance Eligible Individuals” or “AEI”)



Other Governing Documents

- **Summary Plan Descriptions (SPD)**
 - The benefit booklets
- **The Company Plan Documents**
 - Legal document detailing how the benefit program works
- **Company Policies and/or other benefit programs**
 - Severance plans
 - How a company handles benefits during a lay off periods



COBRA Terminology

- **Qualified Beneficiary**
 - Who will be offered COBRA
- **Qualifying Event**
 - What happened to cause loss of benefits
- **The COBRA Subsidy**
 - Recent amendment to COBRA which gives “certain” eligible individuals the ability to continue health coverage at reduced cost for 9 months.



Who Is a Qualified Beneficiary?

- **Any individual covered by a group health plan on the day before a “qualifying event”. Includes**
 - the employee
 - the employee’s spouse
 - dependent children
- **Each individual may make a separate election**



Who Is a Qualified Beneficiary?

OK....what does this really mean.....

Examples:

- An employee covers her spouse and two children on the date of her termination (or the “qualifying event”). COBRA offering includes 4 Qualified Beneficiaries.
- An employee has single coverage on the date of his termination. COBRA offering includes 1 Qualified Beneficiaries.
- An employee elected not to be covered under her employer’s group benefits. **There would be NO COBRA offering.**



What is a Qualifying Event?

- **An event that causes an individual to lose health coverage.**
 - Involuntary Termination – *“Job is eliminated”*
 - Voluntary Termination – *“You resign”*
 - Reduction of hours – *“Lay-Off” or “Move to Part Time”*
 - Death of the employee
 - Family member no longer meets the definition of a covered dependent
 - Divorce will affect spouse coverage
 - Child’s age above the medical plan age limits

No COBRA when termination is due to Gross Misconduct



What is a Qualifying Event?

***The COBRA regulations do not define
“gross misconduct”.***

Courts have provided guidance:

- “the nature of the conduct itself is reasonably outrageous to the employer”
- “so outrageous that it shocks the conscience”



How long does COBRA Last?

It depends....

The type of qualifying event will determine how long the qualified beneficiaries will receive coverage.



How long does COBRA Last?

- ***Continue coverage for the next 18 months when....***
 - Your job is eliminated
 - You resign
 - Reduction in hours

- ***Continue coverage for a total of 36 months when...***
 - Spousal coverage as a result of a divorce,
 - Child's coverage when child reaching age maximum
 - Death of the employee

- ***Continue coverage for a total of 29 months when...***
 - Employee is disabled at the time of the "Qualifying Event"



What is the notification period?

Employers must notify plan administrators within 30 days after a qualifying event.

- The plan administrators must send an election notice to the employee and/or family member(s) within 14 days of receiving notice of the qualifying event.
- If the employer is also the plan administrator, the election notice must be sent to the employee within 44 days.

Letter must be mailed to employee's home.



What is the election period?

**COBRA has very clear,
well defined deadlines.**

- Miss due date and...
you lose access
- Forget to pay your premium
you lose coverage
- Once you are out, you can't
get back into the plan



Bottom line – make your election and payments on time – all the time!



What is the election period?

- **Qualified beneficiaries have a 60-day period to elect coverage.**
- **The 60-day period is measured from the loss of coverage date or the date the election notice is sent... whichever is later.**
- **Coverage is retroactive to the date coverage was lost.**



What is the election period?

- **An employee or an employee's spouse may elect COBRA on behalf of any other qualified beneficiary.**
- **Each qualified beneficiary, however, may independently elect COBRA coverage.**





What does COBRA Cost?

- **Beneficiaries may be required to pay the entire premium for coverage.**
- **The premium cannot exceed 102% of the cost to the plan (2% administrative fee).**
- **Premiums reflect the total cost of the coverage (employer and employee).**





What does COBRA Cost?



- **The initial premium must be made within 45 days after the date of the COBRA election.**
- **Following monthly premiums must be paid within 30 days.**



The COBRA Subsidy

American Recovery Reinvestment Act (ARRA) of 2009

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American Recovery Reinvestment Act (ARRA) of 2009?

- **Congress approved the American Recovery and Reinvestment Act of 2009 (“Act”), which President Barack Obama signed on February 17, 2009.**
- **Among the Act’s provisions amended to the Consolidated Omnibus Budget Reconciliation Act of 1985 (“COBRA”) that will affect every employer that sponsors a group health plan for employees.**
- **Employees terminated or laid off on or after September 1, 2008 through December 31, 2009.**
- **These amendments create additional COBRA notice requirements and affect payroll tax administration in order to administer a temporary federal subsidy of COBRA premiums.**



Who is eligible for ARRA?

If you lost your group health plan due to a job elimination from September 1, 2008 through December 31, 2009

- “Assistance eligible individuals” include employee and covered dependents at the time of the loss of coverage. Each person may make separate elections.



Who is not eligible for ARRA?

- **Individuals who have group coverage available through another source**
 - Your spouse's employer
 - You are eligible under a new employer's plan
- **Individuals who will earn more than \$125,000 and/or \$250,000 if taxes are filed jointly**
- **Individuals who fail to elect coverage within the election deadlines**



Who is not eligible for ARRA?

If you leave your employer due to your resignation, retirement, death, disability, or you are eligible for another group coverage. OR if you are a dependent of an employee who continues to work for the employer (i.e. a divorce).

Examples: You may be eligible for COBRA but not the subsidy.

1. You leave your employer and you have group coverage available through your spouse's employer.
2. You retire from your employer. You may be eligible for COBRA but not the subsidy.
3. You are fired due to performance or attendance. You may be eligible for COBRA but not the subsidy.
4. You lose coverage due to a divorce.



Who is not eligible for ARRA?

While on the subsidy, you add a dependent to your benefit plan due to marriage and/or your dependent becomes eligible other than by birth.

Example:

Effective April 1, 2009, you lose your job and elect the new subsidy for single coverage.

On August 1, 2009, you marry. You will retain the new subsidy for the remainder of the nine months but your spouse is not eligible for the subsidy. The new spouse **is** eligible for COBRA at the 102% rate.



One more time... Who is eligible for ARRA?

If you are or were otherwise eligible for COBRA continuation coverage, who lost coverage under your employer-sponsored group health plan due to an involuntary termination of employment between September 1, 2008 and December 31, 2009,

AND you elect COBRA continuation coverage.

You are “assistance eligible individuals” under the Act.

Your earnings are less than \$125,000 (\$250,000 joint return filers)



What is the federal subsidy?



Eligible individuals pay 35% of the COBRA premiums for nine months;



Employer pays the 65% of the COBRA premiums and deducts these payments from payroll taxes;

Subsidy lasts 9 months, then you pay normal COBRA rate.



What is the federal subsidy?

What if your former employer's severance policy provided COBRA at reduced costs?

Example:

- An individual's job was eliminated and the employer provided 6 months of severance. During that severance period, the individual was required to pay only the active employee contributions – not the full health care COBRA premium. After the severance period, the individual would be required to pay the full COBRA premium (102% of the full rate).
- The individual would be required to pay 35% of the active employee contributions for the first 3 months and then 35% of the full COBRA premiums for the next 6 months. After nine months, the individual would pay the full COBRA premium.



What is the federal subsidy?

What does this mean....

Assume that employer's active premium is \$500/month and the employee pays \$100 as an active employee.

The COBRA premium is 102% of active premium or \$510/month.

The individual would pay:
 Before new subsidy With new subsidy

First 6 months	\$100.00	\$35.00
Next 3 months	\$510.00	\$178.50
.....The 'New' ARRA Subsidy period is met.....		
Next 9 months	\$510.00	\$510.00



What coverage is eligible for the subsidy?

- **Your group benefits as enrolled prior to your termination event**
 - Medical coverage
 - Dental coverage
 - Vision coverage

Flexible Spending Accounts are not eligible for the subsidy (but it can be part of COBRA)



How long does the subsidy last?

The earlier of:

- **Nine months from the loss of coverage**
- **The date you become “eligible” for another group coverage**
- **The date you fail to make the monthly premiums**



When COBRA Runs out?

- **Uninsured State Pools**

Provide access to insurance if you can not get coverage through a private insurer

- For Missouri Health Insurance Pool

- www.mhip.org

- For Illinois Health Insurance Pool

- www.chip.state.il.us



Questions?

