

2025 COBRA Rates

COBRA continuation notices are sent from our third-party vendor, Optum, within 2-3 weeks of your last day of employment or loss of benefit eligibility.

- Once you receive this notice, you will have 60 days from the date of the notice to elect COBRA.
- Continuation coverage is available for the medical, dental and vision plans as well as the healthcare flexible spending account (FSA).

Note: Healthcare FSA continuation coverage is only available until the end of the calendar year in which you lose coverage.

Medical

Coverage Tier	Texas plans				Out-of-state plans	
	SEQA Plan	EQA Plan	Premium Plan	HDHP Plan	Live well Premium	Live well HDHP
Participant Only	\$729.51	\$709.65	\$662.91	\$687.12	\$662.91	\$691.73
Participant + Spouse	\$1,556.17	\$1,510.68	\$1,412.52	\$1,460.33	\$1,412.52	\$1,470.12
Participant + Child(ren)	\$1,280.35	\$1,243.43	\$1,162.41	\$1,202.35	\$1,162.41	\$1,210.42
Participant + Family	\$2,108.65	\$2,046.03	\$1,913.50	\$1,977.09	\$1,913.50	\$1,990.36

Dental

Coverage Tier	DHMO	Choice	Choice Plus
Participant Only	\$10.57	\$20.33	\$40.11
Participant + Spouse	\$21.15	\$40.70	\$78.20
Participant + Child(ren)	\$28.32	\$54.48	\$100.64
Participant + Family	\$35.91	\$69.09	\$138.76

Vision

Coverage Tier	Vision
Participant Only	\$9.04
Participant + Spouse	\$17.93
Participant + Child(ren)	\$17.57
Participant + Family	\$26.72

For additional details on the continuation and/or timing of various benefits as you transition, view the [Benefits Continuation Overview](#).