

Basics of employer group health coverage



Some employers offer health insurance benefits to employees through private insurance companies. These commercial health insurance plans generally offer hospital and medical coverage, in addition to extra benefits, such as:

- /// Prescription drug coverage
- /// Dental, vision, and hearing coverage
- /// Wellness programs

The range of benefits varies among different employer plans, as do premiums and out-of-pocket costs. For details on your plan's benefits and costs, ask your employer, human resources (HR) manager, or benefits manager.

Staying on employer group coverage

If you are currently on an employer health plan, this may be your best coverage option. Employer health coverage offers continual coverage, without interruptions, when you start or change treatment for end stage renal disease (ESRD). Plus, you may have access to more benefits than other options would offer. Your employer plan may also have a cap on maximum out-of-pocket costs—which means you could pay less overall for better coverage. Make sure to review your plan for your total coverage and benefits.

Continue your employer group health plan coverage with COBRA

If you lose insurance coverage under an employer group health plan, you may be able to keep your employer plan coverage for up to 18 months (and even 36 months in some cases) under the federal law known as COBRA. Maintaining your employer plan coverage through COBRA may provide better coverage options for your dialysis services until you get new coverage.

Talk to your insurance coordinator if you lose your employer health coverage. You have 60 days to elect to receive COBRA coverage. Note: If you obtain other insurance coverage while on COBRA, your COBRA coverage may terminate.



UNDERSTAND YOUR COVERAGE OPTIONS

For more information on your health coverage options, **talk to your insurance coordinator or visit [FreseniusKidneyCare.com/Insurance](https://www.freseniuskidneycare.com/Insurance)**.