

Furloughed employee options for continuation of coverage through IRHC

What happens to my health coverage if I have been furloughed?

If you are an IRHC member and have been recently furloughed, you have a right to continue your coverage for up to 24 months following the month your employer sponsored coverage ends.

When does my continuation of coverage option start? (Qualifying Event)

If you are in a protected furlough status, meaning that you performed enough compensated service in the month prior to being furloughed, Union Pacific Railroad will continue your employer sponsored coverage for three additional months **after** the month you were furloughed. Your continuation option starts at the end of this 3 month employer sponsored extension.

How much will my coverage cost and how long can it last?

Coverage is available for up to 24 months. After an initial three-month period paid by your employer, your premium for months 1-12 is \$100.00 per month. If after 12 months you remain furloughed, your premium will increase to the full COBRA rate (currently \$567.00 per month) for a final 12 month period.

These questions and answers apply to employees furloughed on or after 9/1/2019. If you were furloughed before 9/1/2019 contact us by phone at 1-800-547-0421 and ask for the **Membership Department**, M-F 7:00 AM to 3:30 PM MST for similar information on your options.