DENSO
Crafting the Core

2026 Monthly COBRA Rates

	Medical				Dental		Vision	Wellness	EAP
	United Healthcare/Surest				*Delta Dental of TN*		*Superior by MetLife*	*HbD*	*BHS*
	OpenRoad	MainStreet	ExpressWay	Surest	Dental Core	Dental Plus	Vision	Wellness & Disease Mgmt	Employee Assistance Program
Associate	$432.71	$767.08	$573.55	$433.87	$23.67	$35.79	$4.79	$11.81	$10.87
Associate + Spouse (+1 for Dental & Vision)	$1,189.95	$2,109.49	$1,577.27	$1,193.11	$47.35	$71.60	$9.81		
Associate + Child(ren)	$865.41	$1,534.18	$1,147.10	$867.71					
Associate + Family	$1,514.48	$2,684.81	$2,007.42	$1,518.51	$76.94	$116.33	$14.75		

COBRA allows you or your dependents covered by DENSO's health plan to continue current coverage when there is a COBRA qualifying event (termination of employment, divorce, child turns 26, etc.).

- The COBRA continuation coverage offered must be identical to the qualified beneficiary's coverage immediately before the qualifying event.
- Qualified beneficiaries are given the opportunity to change plans during Open Enrollment towards the end of each calendar year, or within 30 days of a HIPAA Special Enrollment event (marriage, birth of child, etc.).

  ***Example**: An associate selects MainStreet Associate + Family plan for the current plan year. A divorce during the plan year allows the ex-spouse to continue MainStreet medical coverage at the applicable COBRA premium. The ex-spouse will only be able to change to a different medical plan within 30 days of a separate HIPAA Special Enrollment event, or during DENSO's annual Open Enrollment period for the next plan year.*

Revised 9/10/2025