



## 2025 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
<b>Associate</b>	\$405.92	\$719.58	\$538.03	\$407.00	\$23.67	\$35.79	\$4.48	\$13.60	\$1.69
<b>Associate + Spouse (+1 for Dental &amp; Vision)</b>	\$1,116.26	\$1,978.85	\$1,479.58	\$1,119.23	\$47.35	\$71.60	\$9.16		
<b>Associate + Child(ren)</b>	\$811.82	\$1,439.17	\$1,076.06	\$813.98					
<b>Associate + Family</b>	\$1,420.69	\$2,518.54	\$1,883.10	\$1,424.47	\$76.94	\$116.33	\$13.77		

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 play 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.