



Continuation Coverage Contributions

Monthly Contributions for 2009

Monthly contributions for Medical and Dental continuation coverage are based on two factors: the plan you choose and the level of coverage you choose. Contributions for Vision continuation coverage are based only on the level of coverage you choose.

Medical Plan

Monthly contributions in effect for 2009 for continuation coverage under the PPO/Deductible Reimbursement Plan (DRP), the High Deductible Health Plan (HDHP) or the Health Maintenance Organization (HMO) after Advocate employment ends are shown in the table at right.

Level of Coverage	PPO/DRP	HDHP	HMO
	\$1,000 deductible	\$2,000 deductible	
Single	\$ 556.63	\$328.92	\$425.69
Associate + child(ren)	\$1,001.93	\$592.06	\$766.24
Associate + spouse/DP	\$1,113.25	\$657.85	\$851.38
Family	\$1,669.88	\$986.77	\$1,319.63

Dental Plan

Monthly contributions in effect for 2009 for continuation coverage under the MetLife Preferred Dentist Program (MetLife PDP, the MetLife Preferred Dentist Program with Orthodontia (MetLife PDP with Orthodontia) and the First Commonwealth/Guardian Dental Health Maintenance Organization (Dental HMO) are shown in the table at right.

Level of Coverage	MetLife PDP	MetLife PDP with Orthodontia	Dental HMO
Single	\$33.58	\$35.39	\$16.06
Associate + 1	\$67.13	\$71.91	\$30.72
Family	\$86.21	\$98.82	\$40.14

Vision Plan

Monthly contributions in effect for 2009 for continuation coverage under the EyeMed Vision Care Plan are shown in the table at right.

Level of Coverage	EyeMed Vision Care Plan
Single	\$7.74
Associate + 1	\$14.62
Family	\$21.50

Paying Your Contributions

If you elect continuation coverage under an Advocate Medical, Dental or Vision plan, you must make arrangements to pay your monthly contributions for this coverage with ADP COBRA Services. ADP representatives are available to talk at (800) 526-2720 between 7 a.m. and 7 p.m. CT, Monday - Friday. You can send any correspondence to ADP at:

ADP COBRA Services
P.O. Box 2998, Alpharetta, GA 30023-2998
<https://www.benedirect.adp.com>
Fax: (770) 619-7160

A Note About Health Care Continuation Coverage Costs

Under the American Recovery and Reinvestment Act of 2009 (ARRA), individuals who elect continuation coverage under health care plans that are covered by the Consolidated Omnibus Reconciliation Act of 1984 (COBRA) are eligible to receive a subsidy toward the cost of their Medical continuation coverage. Employers who sponsor this continuation coverage qualify for a payroll tax credit equal to this subsidy.

Advocate—as a church-based organization—is exempt from COBRA and is not required to provide continuation coverage. Nevertheless, Advocate chooses to make continuation coverage available for those associates and/or their family members who need it. Because Advocate is not subject to COBRA but provides continuation coverage voluntarily:

- Advocate does not qualify for the ARRA-mandated payroll tax credit, and
- Associates and their family members who elect continuation coverage under an Advocate-sponsored Medical plan are not eligible to receive the ARRA-based subsidy for this coverage.