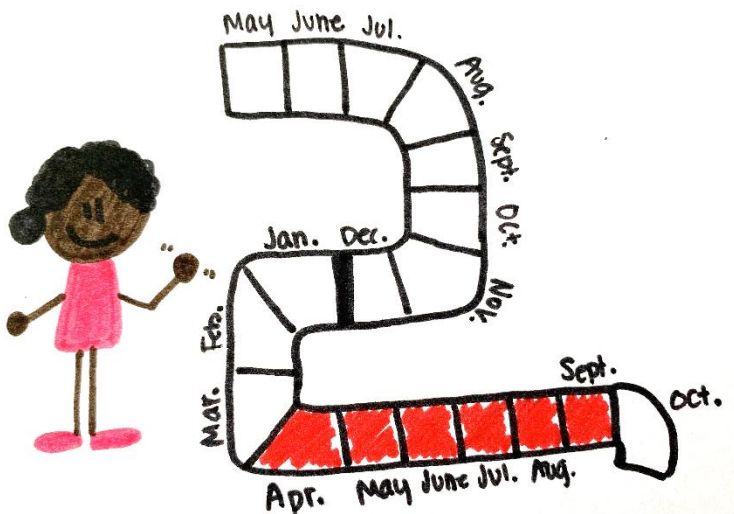


COBRA SUBSIDY HYPOTHETICALS

To help further illustrate (literally) the COBRA subsidy that is in the new American Rescue Plan Act (ARPA), we've created some hypotheticals to show when a former employee would be eligible and when they would not be eligible.

As a reference, the colored in red squares in the drawings represent the months in which the former employee is eligible for the COBRA subsidy. The blocks represent the months of COBRA entitlement.

This is Jane.



Jane was terminated **April 30th, 2020.**

She was eligible for **COBRA** from **May 1st, 2020** to **October 31, 2021.**

Jane is eligible for the COBRA subsidy from April 1st – September 30th, 2021.

Initial Notice: sent by May 31, 2021.

Ending Notice: sent between Aug. 15th – September 15th.

This is Kate.



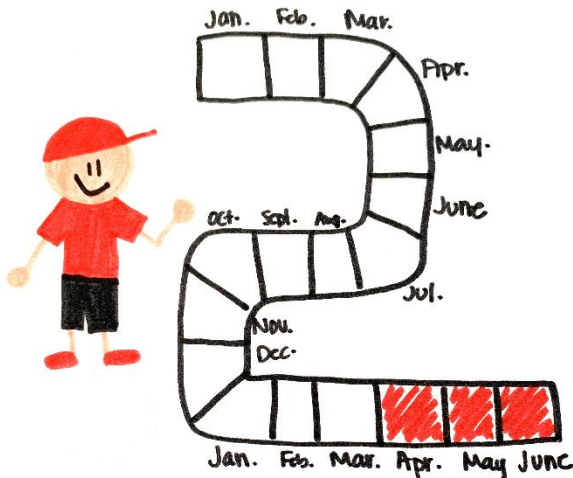
Kate was terminated **January 30th, 2021.**

Kate did not have health insurance when she was an employee of the company.

Kate is NOT eligible for COBRA or the COBRA subsidy.

And she's not happy about it...

This is Bob. Bob misses going to Fenway Park.



Bob was terminated on **December 31st, 2019.**

Bob's termination was not a result of gross misconduct.

He is eligible for **COBRA** from **January 1st, 2020 to June 30th, 2021.**

Bob chose not to select COBRA at the time.

Bob is eligible for the COBRA subsidy from April 1st – June 30th, 2021.

Initial Notice: sent by May 31st, 2021

Ending Notice: sent between May 15th – June 15th, 2021.

This is Nadia.

Nadia quit her job on **August 31st, 2020.**

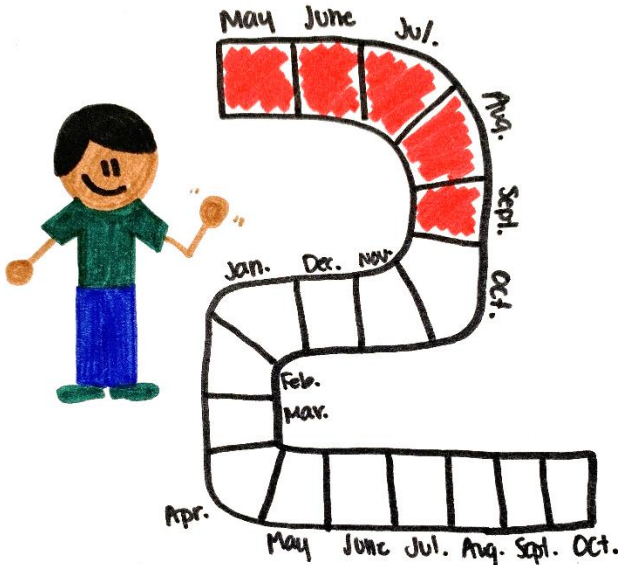


Nadia is not eligible for the COBRA subsidy.

This is Juan.

Juan was laid off on **April 30th, 2021.**

He is eligible for the **COBRA** from **May 1, 2021 to October 31st, 2021.**



Juan is eligible for the COBRA subsidy from May 1st, 2021 to September 30th, 2021.

Initial Notice: send by May 31st, 2021

Ending Notice: send between August 15th – September 15th.

This is Pete.

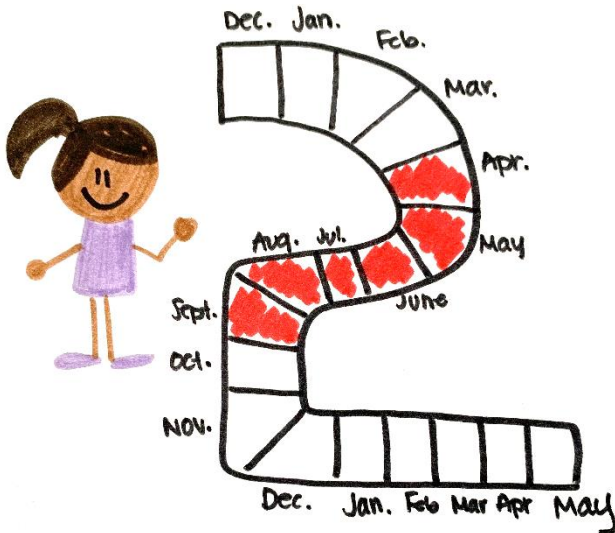


Pete was laid off May 3rd, 2020.

Pete is eligible for Medicare.

Pete is not eligible for COBRA or the COBRA subsidy.

This is Tiffany. Not the 80's singer-songwriter.



Tiffany was terminated on **November 30th, 2020.**

Tiffany is eligible for **COBRA** from **December 1, 2020 to May 31st, 2022.**

Tiffany is eligible for the COBRA subsidy from April 1st, 2021 to September 30th, 2021.

Initial Notice: send by May 31st, 2021

Ending Notice: send between August 15th – September 15th.

This is Gina.



Gina was fired for poor performance on **July 31st, 2020**.

Gina was eligible for **COBRA** from **August 1st, 2020 to January 31st 2022**.

Gina was able to get another job and now has health insurance through them. And she likes them better anyway.

Gina is not eligible for the COBRA subsidy.