

2026 COBRA Rates

COBRA continuation notices are sent from our third-party vendor, Optum, within 2-3 weeks of your last day of employment or loss of benefit eligibility.

- Once you receive this notice, you will have 60 days from the date of the notice to elect COBRA.
- Continuation coverage is available for the medical, dental and vision plans as well as the healthcare flexible spending account (FSA).

Note: Healthcare FSA continuation coverage is only available until the end of the calendar year in which you lose coverage.

Medical

Coverage Tier	In-state (Texas) plans				Out-of-state plans	
	SEQA Plan	EQA Plan	Premium Plan	HDHP Plan	Live well Premium	Live well HDHP
Participant Only	\$805.88	\$785.12	\$732.65	\$759.59	\$732.65	\$764.72
Participant + Spouse	\$1,719.09	\$1,671.35	\$1,561.12	\$1,614.34	\$1,561.12	\$1,625.24
Participant + Child(ren)	\$1,414.40	\$1,375.66	\$1,284.71	\$1,329.16	\$1,284.71	\$1,338.13
Participant + Family	\$2,329.42	\$2,263.64	\$2,114.82	\$2,185.62	\$2,114.82	\$2,200.37

Dental

Coverage Tier	DHMO	Choice	Choice Plus
Participant Only	\$11.41	\$23.99	\$47.34
Participant + Spouse	\$22.85	\$48.04	\$92.31
Participant + Child(ren)	\$30.58	\$64.30	\$118.80
Participant + Family	\$38.79	\$81.56	\$163.79

Vision

Coverage Tier	Vision
Participant Only	\$9.04
Participant + Spouse	\$17.93
Participant + Child(ren)	\$17.57
Participant + Family	\$26.72

For additional details on the continuation and/or timing of various benefits as you transition, view the [Benefits Continuation Overview](#).