We recently sent you notice that you qualify for COBRA coverage and may elect to continue The Texas A&M University System group health coverage. COBRA eligibility and coverage is subject to certain terms and conditions. We encourage you to review the COBRA notice to understand how to sign up and pay for COBRA coverage.

You may not realize that COBRA coverage is not your only option for health insurance. The Affordable Care Act has made it easier to access and pay for health coverage in 2014 for people who have recently lost their group health coverage.

**Important Facts to Know**

If you or a family member has a pre-existing condition, health coverage is guaranteed with any plan you choose with an effective date of January 1, 2014 or later. Based on your household income, you may qualify for federal financial assistance to help lower the cost of insurance when you purchase a policy on the public health insurance exchange serving your state of residence. Note: Federal assistance is not available for coverage continuation under the provisions of COBRA.

**Choosing, Terminating or Losing COBRA Coverage**

- Your COBRA eligibility terminates 60 days from either 1) the date your Texas A&M System Group Health plan coverage is lost or 2) the date shown on the Continuation of Coverage Notice you received, whichever is later.
- If you elect COBRA and later wish to switch to another plan during the COBRA coverage period, you may:
  - Choose a plan listed on the public exchange **only** during open enrollment periods.
  - Or, enroll in a plan that is **not** listed on the public exchange.
- When your COBRA coverage term ends, this is a qualifying event and enables you to purchase a public exchange plan at any time.
- If you cancel your COBRA coverage or lose it due to nonpayment, the next opportunity to purchase a public exchange plan is during an open enrollment period. However, you may purchase a plan not listed on the public exchange.

As you think about your health insurance needs, consider your responsibilities. As of January 1, 2014, the Affordable Care Act requires most Americans to have health coverage. Failure to do so may result in a financial penalty.

**Blue Directions℠: An Alternative Way to Buy Health Coverage**

To help simplify your purchase of private insurance for you and/or family, you may shop for coverage through the Blue Directions program of Blue Cross and Blue Shield of Texas.

Blue Directions is an online store and features health plans listed on the public health insurance exchange serving your state plus those available directly from Blue Cross Blue Shield. Shop online. Or, use the toll-free number to talk with a service representative. A call center staffed with trained and knowledgeable representatives supports your shopping experience.

**Your Link to a Convenient Shopping Experience:** [www.bluedirections.com/tamus](http://www.bluedirections.com/tamus)

Browse, comparison shop, apply for cost assistance, and enroll in the plan of your choice. As you shop, you will be guided by helpful information and resources. You get to select the benefit plan design that fits your health care needs and budget.

**Key Features of [www.bluedirections.com/tamus](http://www.bluedirections.com/tamus)**

View health plan options available in your ZIP code. You will see plans listed on and off the public health insurance exchange serving your state.
- Check to see if you qualify for government health coverage or federal financial assistance.
- Apply for financial assistance on the public exchange. If you qualify, it will lower the cost you pay for coverage.
• Talk to a trained representative or request translation services, if necessary. Simply call the customer support center at (888) 556-3342
• Sign up and pay for your choice of health insurance coverage. Your policy is a contract between you and the health plan that you select.

If you become employed in the future, you can terminate your individual policy when you become eligible and enroll in the employer-sponsored group health plan.

Check out http://www.bluedirections.com/tamus and learn more about choosing coverage and qualifying for federal financial assistance.

Pick the health insurance option that works best for you and stay insured!