2026 Monthly COBRA Rate Information

Listed below are monthly COBRA rates and the health coverage available to you, if you elect to continue coverage under the conditions of the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA). The COBRA rates below reflect 102% of the premium equivalent rate. The additional 2% is to cover administrative costs. If you become disabled and continue your coverage beyond 18 months, the COBRA rates increase to 150% of the premium equivalent rate.

You have 60 days from the date your employee benefits end or the date of the notification letter from **bswift** (whichever is later) to elect coverage. You will then have 45 days from your election date to pay for your coverage retroactively to your COBRA eligibility date.

Note: You may continue contributing to the Health Care Flexible Spending Account (FSA) on an after-tax basis if you were actively enrolled the day before your COBRA eligibility date.

Plan	Employee only	Employee + child(ren)	Employee + spouse / domestic partner	Employee + family (2+ children)
Medical Plans				
Aetna HealthSave	$1,033.26	$1,803.36	$2,135.88	$3,012.06
Aetna HealthSave Basic	$916.98	$1,595.28	$1,887.00	$2,665.26
Aetna HealthSelect EPO	$1,069.98	$1,868.64	$2,213.40	$3,121.20
Kaiser CA HMO	$880.36	$1,760.73	$1,936.81	$2,641.10
Kaiser WA HMO	$752.72	$1,535.55	$1,610.81	$2,393.64
Hawaii Medical Service Association (HMSA)	$1,266.96	$2,523.52	$2,523.52	$3,780.08
Other				
Employee Assistance Program (EAP)	$8.20	$8.20	$8.20	$8.20
Teladoc Medical Experts	$1.75	$1.75	$1.75	$1.75
AccessHope	$1.76	$1.76	$1.76	$1.76
Dental plans				
Delta Dental Basic	$50.22	$104.78	$95.26	$141.16
Delta Dental Plus	$60.29	$125.79	$114.35	$169.45
Vision plans				
VSP Vision Basic	$14.28	$23.46	$22.44	$40.80
VSP Vision Plus	$30.60	$52.02	$48.96	$82.62

You will receive an eligibility notice and election instructions from bswift, the COBRA administrator, by mail to your home address. Please contact bswift directly with any questions you may have concerning your COBRA eligibility or enrollment.

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