

# Basics of Employer Group Health Plan coverage

Some employers offer health insurance benefits to employees through private insurance companies. You may also be eligible for an employer plan if:

- /// Your spouse or partner is currently an employee of a company that offers a group health plan.
- /// You are under the age of 26 and one of your parents is currently an employee of a company that offers a group health plan.

## Knowing your benefits

These commercial health insurance plans offer the same basic coverage as government-sponsored Medicare plans and often include additional benefits, such as:

- /// Wellness programs
- /// Prescription drug coverage
- /// Case management services

The range of benefits varies among different employer plans, as do premiums and out-of-pocket costs.

## Coordinating with Medicare benefits

Your employer plan may offer the best coverage options for you. When you become eligible and enroll in Medicare, your employer plan will remain as your primary insurance for a coordination period of 30 months, starting from the first day of your Medicare eligibility.

Following this coordination period, Medicare will be your primary plan and your commercial plan will become secondary.



Talk to your Fresenius Kidney Care insurance coordinator for guidance in understanding the benefits and costs associated with your particular plan.

### Stay in-network for your dialysis services

If you are covered under an employer group health plan, you will need to determine which dialysis centers and healthcare providers are considered “in-network” or “out-of-network.”



#### IN-NETWORK

This provider has agreed to participate in your plan’s network and has agreed to provide services at a discounted rate.



#### OUT-OF-NETWORK

This provider is not in your plan’s network. You may have higher co-payments and be responsible for covering more of the cost than with an in-network provider.

### Continue your employer group health plan coverage with COBRA

If you lose insurance coverage under an employer group health plan, you may be able to keep your employer plan coverage for up to 18 months (and even 36 months in some cases) under the federal law known as COBRA. Maintaining your employer plan coverage through COBRA may provide better coverage options for your dialysis services while you wait for Medicare to become your primary insurance.

If you lose insurance coverage due to reduced hours or job loss due to illness, you have a period of 60 days to elect to receive COBRA coverage. You may be responsible for covering the full premium costs of the coverage plan, including the portion previously paid by your employer, plus an administrative fee.

If you obtain Medicare while on COBRA, your COBRA coverage may terminate.



#### UNDERSTAND YOUR COVERAGE OPTIONS

Whether you’re just beginning dialysis or your circumstances have recently changed, our *Health Coverage Options Guide* may help you. [www.FreseniusKidneyCare.com/Resources](http://www.FreseniusKidneyCare.com/Resources)