



No, you don't have to pay COBRA prices.

Choose Mylo for affordable alternatives.

Things may seem uncertain to you now. But here's some good news: you can take control of your health insurance during this transition. COBRA is only one of your choices. Mylo can help you decide if another option makes more sense for you.

Why Mylo?

We're part of Lockton, the world's largest independent insurance expert, connecting people to **top-rated coverage for 50+ years**. We have an amazing bench of carriers and coverage most companies don't. A licensed Mylo advisor can:

- Give you a custom consultation on your situation
- Pre-select top health plans from **40+ carriers**
- Find the most affordable choice for you



The expert who knows the way to the right insurance, fast.

COBRA or not? First do the math.

Here's how to find out if you should stick with COBRA:

- Estimate your upcoming annual income to see if you qualify for a tax credit.
- Calculate what you'll pay monthly if you choose COBRA.
- Determine how long you'll need coverage.
- Ballpark your upcoming medical costs based on current doctors, hospitals and RX drugs.
- Chat with a licensed Mylo advisor at 844-893-9881 to find the right plan.
- Enroll within 60 days from your last day of health coverage and by the 15th of the month for your new plan to take effect the first day of the following month.



BlueCross
BlueShield



MEDICA®



 **Ready to start saving?**

Mylo takes the tricky out of finding a non-COBRA health plan.
Visit ChooseMylo.com/KansasCity or call 844-893-9881.



FAQ: Individual Health Insurance vs. COBRA

FAQ	Individual Health Insurance	COBRA
How much will it cost?	Average monthly premium is often considerably lower than average COBRA monthly premium.	Average monthly premium is higher than average individual health insurance premium (up to 5x more expensive).
Can I apply federal tax credits (subsidies)?	If you are eligible to receive federal tax credits, you can apply the subsidy toward your health insurance.	Federal tax credits can only be applied toward an individual health insurance plan purchased through the public exchange.
How long do I have to enroll?	You have 60 days from your last day of coverage to enroll in an individual health insurance policy.	You have a 60-day period from the day you were given the COBRA notice or the date you lost coverage, whichever occurs last.
When will my policy take effect?	You must enroll prior to the 15th of the month for your insurance to take effect the first day of the following month. Individual health insurance is not retroactive.	Your COBRA coverage is retroactive (back to the date that your employer-sponsored health insurance ended).
How long is it effective?	No set expiration date. You can keep it as long as the carrier offers the plan.	COBRA starts on the date of the qualifying event and lasts for 18 or 36 months.
Will I get credits for my medical deductible and out-of-pocket maximum from my former employer-sponsored plan?	Your medical deductible and out-of-pocket maximum will not transfer from your previous insurance plan to an individual health insurance policy.	If COBRA is elected, your medical deductible and out-of-pocket maximum will transfer from your employer's plan.
Will my doctors and hospitals remain the same?	Doctors and hospital networks can differ. Review your new insurance policy carefully if you want specific doctors or hospitals to remain in-network.	Yes. However, if your employer-sponsored plan changes, your benefits will change.
What should I know about filling current prescriptions during this transition?	Prescription coverage varies between plans and carriers. Review your new plan carefully.	Prescriptions can be filled. However, until your COBRA insurance has been fully reinstated, you may be required to pay at the time of the service, then file a claim for reimbursement.
Can I enroll in dental and vision insurance?	You can enroll in new individual dental and/or vision plan(s).	You can retain your current dental or vision plan(s). To do so, you must elect them on your COBRA paperwork during your eligibility period.
What should I do to enroll?	Enroll at ChooseMylo.com/KansasCity	Complete and submit your COBRA paperwork during the eligibility period.