

**STATE OF MARYLAND**  
**COBRA ENROLLMENT FORM**  
**JANUARY 2025-DECEMBER 2025 HEALTH BENEFITS**

**PERSONAL DATA PLEASE PRINT CLEARLY**

**EMPLOYEE/FORMER EMPLOYEE/RETIREE INFORMATION**

Name: \_\_\_\_\_  
LAST FIRST MI

Address: \_\_\_\_\_ Apt/Condo: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Home Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_

Work Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_

Cell Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_

Personal E-mail: \_\_\_\_\_

Work E-mail: \_\_\_\_\_

W#: W \_\_\_\_\_

Social Security Number: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
MM /DD/ YYYY

Sex:  Male  Female      **LEGAL MARITAL STATUS:**  
 Single       Widowed  
 Married       Divorced  
 Limited Divorce/Legal Separation

**COBRA POLICY HOLDER INFORMATION/FORMER DEPENDENT**

Name: \_\_\_\_\_  
LAST FIRST MI

Address: \_\_\_\_\_ Apt/Condo: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Home Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_

Work Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_

Cell Phone: (\_\_\_\_) \_\_\_\_ - \_\_\_\_

Personal E-mail: \_\_\_\_\_

Work E-mail: \_\_\_\_\_

Social Security Number: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
MM /DD/ YYYY

Sex:  Male  Female      **LEGAL MARITAL STATUS:**  
 Single       Widowed  
 Married       Divorced  
 Limited Divorce/Legal Separation

**STATUS & ENROLLMENT/CHANGE ACTION REQUESTED**

- COBRA** Date of Qualifying Event: \_\_\_\_\_  
Are you on Medicare?       Yes    No
- Open Enrollment - Effective January 1st
- Cancel all Coverage in all Plans/Qualifying Event:  
\_\_\_\_\_

**Change in Family Status** (See Benefits Guide for documentation requirements)  
Note: Request must be made within 60 days of the qualifying event

- Add dependent** because of:
  - Marriage      Date: \_\_\_\_\_
  - Birth/Adoption/Appointed Permanent Legal Guardian  
Date: \_\_\_\_\_
  - Other/Reason: \_\_\_\_\_

**ALL Required dependent documentation must be attached when adding a dependent**

- Remove dependent** because of:
  - Divorce/Limited Divorce/Legal Separation/Dissolution of Domestic Partnership      Date: \_\_\_\_\_
  - Death      Date \_\_\_\_\_ *(Attach copy of Death Certificate)*
  - Dependent no longer eligible      Date: \_\_\_\_\_  
Reason: \_\_\_\_\_
  - Other: \_\_\_\_\_

**COMPLETED AND SIGNED ENROLLMENT FORMS MAY BE SENT BY EMAIL OR REGULAR MAIL TO:**

**Employee Benefits Division**  
**301 W. Preston Street, Room 510**  
**Baltimore, Maryland 21201**

Phone: 410-767-4775 or 1-800-307-8283 / Fax: 410-333-5191 /  
Email: [ebd.mail@maryland.gov](mailto:ebd.mail@maryland.gov)

Health benefits information and forms are available on our website: [www.dbm.maryland.gov/benefits](http://www.dbm.maryland.gov/benefits)



# ENROLLMENT FOR JANUARY 2025-DECEMBER 2025

## COBRA - Consolidated Omnibus Budget Reconciliation Act and Other Continuation Coverage

**You and your eligible dependents may continue health coverage if the loss of coverage is due to one of the following qualifying events:**

Mark the event that applies to you:		Mark the event, if different, that applies to your dependent:	
QUALIFYING EVENT	MAXIMUM PERIOD OF TIME ELIGIBLE FOR CONTINUATION*	QUALIFYING EVENT	MAXIMUM PERIOD OF TIME ELIGIBLE FOR CONTINUATION*
<input type="radio"/> 1. Terminated employee (other than for gross misconduct)	18 months or until eligible for group coverage through another source including Medicare	<input type="radio"/> 6. Spouse or child of a State employee/retiree who has elected Medicare as the only coverage and the spouse or child is not eligible for Medicare	36 months or until eligible for group coverage through another source including Medicare
<input type="radio"/> 2. Resigned	18 months or until eligible for group coverage through another source including Medicare	<input type="radio"/> 7. Previously dependent child of an employee/retiree who is no longer eligible by reason of age or death of employee	36 months or until eligible for group coverage through another source including Medicare
<input type="radio"/> 3. Laid off employee	18 months or until eligible for group coverage through another source including Medicare	<input type="radio"/> 8. Death of a State employee/retiree	36 months or until eligible for group coverage through another source including Medicare
<input type="radio"/> 4. Employee whose hours have been reduced	18 months or until eligible for group coverage through another source including Medicare	<input type="radio"/> 12. Personal Leave	18 Months or until eligible for group coverage through another source including Medicare
<input type="radio"/> 5. Divorce or legally separated spouse of a current State employee/retiree	Indefinitely or at the time of remarriage or until eligible for group coverage through another source including Medicare	<input type="radio"/> 13. Suspension	18 Months or until eligible for group coverage through another source including Medicare

\* The period of continuation of coverage is the number of months listed, or until eligible for coverage elsewhere, whichever is less.

## Medical Benefits

Medical plans do not include Prescription Drug or Dental coverage. Separate selections are required (see below).

**CHOOSE ONE OPTION:**

- New Enrollment
- Change in plan
- Addition or removal of dependent
- No, I do not want to enroll in this benefit
- Cancel current coverage

**CHOOSE ONE COVERAGE LEVEL:**

- Individual Only
  - Individual & One Child
  - Individual & Spouse
  - Individual & Domestic Partner
  - Individual & Family
  - End Stage Renal Disease (ESRD)
- (Complete Medicare Information below)

**CHOOSE ONE MEDICAL PLAN:**

- CareFirst BC/BS EPO
- CareFirst BC/BS PPO
- Kaiser IHM\*
- UnitedHealthcare EPO
- UnitedHealthcare PPO

**NOTE:** Vision benefits are included if enrolled in a medical plan.

\*Members and/or dependents eligible for Medicare due to age, disability, or End Stage Renal Disease (ESRD) are not eligible to enroll in the Kaiser medical plan. If you or a dependent have Medicare, please write in name, Medicare number, and effective date of Medicare coverage. Medicare Part A&B enrollment is required for full claims coverage.

NAMES OF INDIVIDUALS WITH MEDICARE	MEDICARE NUMBER	PART A (Hospital Claims) Effective Date MM/DD/YYYY	PART B (Medical Claims) Effective Date MM/DD/YYYY	PART D (Prescription Drug) Effective Date MM/DD/YYYY	MEDICARE DUE TO ( ):		
					Age 65	Disabled	ESRD
<i>Employee</i>							
<i>Spouse</i>							
<i>Domestic Partner</i>							
<i>Child</i>							
<i>Child</i>							

## Prescription Drug Coverage

Medicare eligible individuals and/or dependents must enroll in Medicare Part D. See Benefits Guide pages 57-62.

**CHOOSE ONE OPTION:**

- New enrollment
- Addition or removal of dependent
- No, I do not want to enroll in this benefit
- Cancel current coverage

**CHOOSE ONE COVERAGE LEVEL:**

- Individual Only
- Individual & Domestic Partner
- Individual & One Child
- Individual & Spouse
- Individual & Family

IF ENROLLEE IS MEDICARE ELIGIBLE WITH NON-MEDICARE DEPENDENTS.

**CHOOSE ONE COVERAGE LEVEL:**

- Spouse only
- Child only
- Spouse & One child
- Domestic Partner only
- Domestic Partner & One child
- Family

## Dental Coverage

**CHOOSE ONE OPTION:**

- New enrollment
- Change in plan
- Addition or removal of dependent
- No, I do not want to enroll in this benefit
- Cancel current coverage

**CHOOSE ONE COVERAGE LEVEL:**

- Individual Only
- Individual & One Child
- Individual & Spouse
- Individual & Domestic Partner
- Individual & Family

**CHOOSE ONE DENTAL PLAN:**

- United Concordia DPPO
- Delta Dental DHMO

**For the DHMO Plan: You must select a primary Dentist office once enrolled. Call plan or see plan website for details.**

# ENROLLMENT FOR JANUARY 2025-DECEMBER 2025

**Flexible Spending Account - Healthcare** - Domestic partners and the dependent children of domestic partners are not eligible for FSA reimbursement

**\*For Employees Who Had Flexible Spending Accounts During Active Status in the January 2025-December 2025 plan year.**

**THIS IS NOT A PRE-TAX BENEFIT WHILE IN DIRECT PAY STATUS AND SERVICES MUST BE INCURRED BY MARCH 15, 2026.**

## Flexible Healthcare Spending Account

- I want to continue my Flexible Healthcare Spending Account for January 2025-December 2025. **Note:** COBRA enrollees will be billed for the same total deduction amount as an active employee plus a 2% fee on a post-tax basis.
- Cancel my Flexible Healthcare Spending Account. Expenses incurred prior to the cancellation date may be reimbursed up to the limit of your Healthcare FSA.

**NOTE: All claims must be submitted for reimbursement. Debit card will not be active.**

## COBRA Policy Holder Signature

**If you have any questions concerning the benefits and services that are provided by or excluded under this agreement, please contact the plan's member service representative before signing this application.**

Please enroll me for the benefits indicated on this form. I understand the benefits and limitations provided by the various plans. Details can be found at [mymdbenefits.com](http://mymdbenefits.com). To the extent deemed necessary by the Plan Administrator for the proper administration of my coverages, I authorize the release of all medical records and related information pertaining to me or my dependents. The personal information provided on this enrollment form is warranted to be complete, accurate, and in accordance with Department of Budget & Management regulations. The Mandatory Insurer Reporting Law 42 U.S.C. 1395y(b)(7) requires group health plans to report SSNs in order for Medicare to coordinate payments with other insurance benefits. Please refer to our Notice of Privacy Practices in the Benefit Guide and on our website for more detailed information. **I understand that I cannot cancel or change my enrollment elections except during an Open Enrollment period or as the result of a qualifying change in family status permitted by COMAR 17.04.13.04 and IRS Section 125.**

I understand that the Benefits Program offered by the State is subject to modifications and changes and that the benefits I have chosen on this enrollment form are only in effect for the current plan year. The State of Maryland reserves the right to modify any benefits provided and gives no assurances, expressed or implied, that any coverage obtained hereunder will continue beyond the end of the current plan year or the continuation period has expired, whichever is earlier. **I certify that neither I nor my covered dependents are covered under another State of Maryland employee's or retiree's membership for any coverage for which I or they are enrolled on this form.**

I certify that I and any dependents listed for coverage are eligible for coverage. I understand that enrollment in benefits to which I or my dependents are not entitled is considered fraud. **In all cases I am responsible for the accuracy of my benefits, coverage levels and premiums.** I further understand that if I willfully misrepresent the eligibility of myself or my dependents on my benefits application, or fail to take the necessary action to remove ineligible dependents, or in any way obtain benefits to which I am not entitled, my benefits will be canceled, I will be required to repay any claims and insurance premiums, and I may face criminal investigation and prosecution.

I further solemnly affirm under the penalties of perjury under applicable state laws that any dependent information I have provided is true and accurate. I understand that willful falsification of information contained in this attestation can result in referral of the matter for investigation and prosecution, the termination of enrollment and coverage of the person identified as my dependent, and the termination of coverage for myself (the employee/retiree). I understand that a civil action may be brought against me for any losses, including reasonable attorney fees because of a false statement contained in this attestation, and that other serious consequences may result.

I further attest and agree that if a dependent's status changes and the dependent is no longer eligible, I will notify the Employee Benefits Division immediately to remove this dependent from my coverage. I also agree to provide the required documentation as outline in the current plan year's Benefits Guide to substantiate the information I have provided, and affirm that each enrolled dependent, with the exception of a domestic partner or domestic partner's child(ren), is my true tax dependent.

X \_\_\_\_\_  
COBRA Policy Holder Signature \_\_\_\_\_ Date \_\_\_\_\_