

COBRA RATE SHEET



2026

The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows the opportunity for an employee and their family to retain health coverage after a job loss or other qualifying event. Employees have 60 days from the loss of coverage to enroll in COBRA. COBRA does allow employees to cancel at any time. Once canceled, employees cannot re-enroll.

COBRA benefits are administered through Alight.

Qualifying Events

- Termination or reduction in hours
- Employee enrollment in Medicare
- Divorce or legal separation
- Death of employee
- Loss of dependent child status under the plan



QUESTIONS?

Contact the Benefit Service Center
833.964.3574
Hours: 8 a.m.-6 p.m. CST, Monday-Friday

RYAN
SPECIALTY

Medical—Monthly

Coverage Type	Gold	Silver	HDHP
Employee Only	\$917.33	\$871.46	\$770.55
Employee/Spouse	\$1,996.79	\$1,896.97	\$1,677.30
Employee/Child(ren)	\$1,623.91	\$1,542.73	\$1,364.09
Family	\$2,867.85	\$2,724.46	\$2,408.97

COBRA rates listed here include 2% administration fee.

Dental—Monthly

Coverage Type	
Employee Only	\$45.75
Employee/Spouse	\$93.93
Employee/Child(ren)	\$110.10
Family	\$158.28

COBRA rates listed here include 2% administration fee.

Vision—Monthly

Coverage Type	
Employee Only	\$9.62
Employee/Spouse	\$15.37
Employee/Child(ren)	\$15.70
Family	\$25.33

COBRA rates listed here include 2% administration fee.