

Don't overspend on health insurance

COBRA vs. Marketplace

COBRA can be expensive. But, you have options. Find healthcare coverage that fits your budget and needs. As you transition out of employer-sponsored health insurance, you have two choices for coverage:

COBRA

COBRA allows you to keep the health plan you were enrolled in through your employer, but requires you pay the **full monthly premium plus 2% of administration fees**—meaning your monthly bill is much more expensive.

How you save with Marketplace insurance:

Household size	COBRA cost (representative)	Marketplace cost (average)	Savings
1	\$463	\$147	\$316
2	\$971	\$154	\$817
3	\$1,388	\$240	\$1,148

*Costs shown are illustrative only; please contact benefits department for COBRA costs

Marketplace health insurance

With Marketplace health insurance, you can enroll in quality coverage at a fraction of the price. On average, we've enrolled employees in health insurance plans that cost **\$50 per month**.

Jackson from Memphis saved \$800/month and paid less than \$100/month

All Marketplace plans include these essential services, and more:

- Free preventive care
- Prescription drugs
- Laboratory
- Mental health
- Hospitalization
- Pregnancy
- Maternity
- Pediatric
- Birth control
- Breastfeeding