

**COBRA ADMINISTRATOR- INSPIRA FINANCIAL**

888-678-8242 - Customer Service (M-F, 7am to 9pm; Sat 7am to 7pm)

Email: COBRAMail@inspirafinancial.com

Website: www.inspirafinancial.com

<b>2026 COBRA RATES</b>			
<b>2026 Medical COBRA Rates</b>	<b>Mo. Cost</b>	<b>2% Admin</b>	<b>Total</b>
<b>PLAN 1</b>			
Ex-Employee	\$919.89	\$18.40	\$938.29
Ex-Employee & Spouse	\$1,248.76	\$24.98	\$1,273.74
Ex-Employee & Children	\$1,220.64	\$24.41	\$1,245.05
Ex-Employee& Family	\$1,496.75	\$29.94	\$1,526.69
Spouse Only	\$919.89	\$18.40	\$938.29
One Child	\$919.89	\$18.40	\$938.29
Spouse & Children	\$1,220.64	\$24.41	\$1,245.05
Children (2 or more)	\$1,220.64	\$24.41	\$1,245.05
<b>2026 Medical COBRA Rates</b>	<b>Mo. Cost</b>	<b>2% Admin</b>	<b>Total</b>
<b>PLAN 2 - BUY UP PLAN</b>			
Ex-Employee	\$925.59	\$18.51	\$944.10
Ex-Employee & Spouse	\$1,285.34	\$25.71	\$1,311.05
Ex-Employee & Children	\$1,251.60	\$25.03	\$1,276.63
Ex-Employee& Family	\$1,555.19	\$31.10	\$1,586.29
Spouse Only	\$925.59	\$18.51	\$944.10
One Child	\$925.59	\$18.51	\$944.10
Spouse & Children	\$1,251.60	\$25.03	\$1,276.63
Children (2 or more)	\$1,251.60	\$25.03	\$1,276.63
<b>2026 Dental COBRA Rates</b>	<b>Mo. Cost</b>	<b>2% Admin</b>	<b>Total</b>
<b>PLAN 1</b>			
Ex-Employee	\$41.96	\$0.84	\$42.80
Ex-Employee & Spouse	\$79.11	\$1.58	\$80.69
Ex-Employee & Children	\$73.85	\$1.48	\$75.33
Ex-Employee& Family	\$110.75	\$2.22	\$112.97
Spouse Only	\$41.96	\$0.84	\$42.80
One Child	\$41.96	\$0.84	\$42.80
Spouse & Children	\$73.85	\$1.48	\$75.33
Children (2 or more)	\$73.85	\$1.48	\$75.33
<b>2026 Dental COBRA Rates</b>	<b>Mo. Cost</b>	<b>2% Admin</b>	<b>Total</b>
<b>PLAN 2 - BUY UP PLAN</b>			
Ex-Employee	\$46.16	\$0.92	\$47.08
Ex-Employee & Spouse	\$87.03	\$1.74	\$88.77
Ex-Employee & Children	\$81.24	\$1.62	\$82.86
Ex-Employee& Family	\$121.83	\$2.44	\$124.27
Spouse Only	\$46.16	\$0.92	\$47.08
One Child	\$46.16	\$0.92	\$47.08
Spouse & Children	\$81.24	\$1.62	\$82.86
Children (2 or more)	\$81.24	\$1.62	\$82.86

<b>2026 Vision COBRA Rates</b>	Mo. Cost	2% Admin	Total
Ex-Employee	\$5.78	\$0.12	\$5.90
Ex-Employee & Spouse	\$10.81	\$0.22	\$11.03
Ex-Employee & Children	\$10.96	\$0.22	\$11.18
Ex-Employee& Family	\$16.92	\$0.34	\$17.26
Spouse Only	\$5.78	\$0.12	\$5.90
One Child	\$5.78	\$0.12	\$5.90
Spouse & Children	\$10.96	\$0.22	\$11.18
Children (2 or more)	\$10.96	\$0.22	\$11.18