

TransDigm Group, Inc. Open Enrollment Instructions

Use this guide to help you navigate your TransDigm Group, Inc. COBRA Open Enrollment opportunity effective January 1, 2019. **Please note that if your COBRA start date is after the open enrollment effective date, you are not subject to open enrollment rights and may disregard this notice.**

Additionally, if you have been offered COBRA and have not yet elected it, we will need you to submit your standard COBRA election along with or prior to submitting your open enrollment elections. This applies regardless of whether your COBRA effective date coincides with the Open Enrollment effective date. Please make note of the deadline listed below. As always, feel free to give your Igoe Participant Services Team a call if you need help. We can be reached at 800-633-8818, option 2 or via email at cobra@goigoe.com.

Enrollment Deadline: January 31, 2019¹

All enrollment forms must be submitted to Igoe on or prior to the deadline listed above. Igoe does not have the ability to make any exceptions. Mailed elections are accepted based on the postmark date.

Open Enrollment Kit

There are several different tools you may need to access to complete your COBRA open enrollment. We've included a brief description of each below. Before you print out any of these materials, we recommend that you review your Action Steps listed below.

1. The **Open Enrollment Kit** located in your open enrollment directory was compiled with the assistance of TransDigm Group, Inc. Our mutual goal is to provide you with all of the benefit forms and plan descriptions necessary to help you make your new plan year election choices. If a Kit is not available online, that means Igoe does not have additional carrier specific documentation on hand to share with you at this time. In addition to your Open Enrollment Kit, you'll also want to retrieve the following resources from your enrollment directory:
2. **A Rate Sheet** – This sheet contains the cost of your monthly COBRA coverage. Please note that if your rates are also determined based on region (i.e. state or zip code), this additional information will be included in your rate sheet along with special instructions as to how to calculate your specific rate.
3. **COBRA Continuation Change Form** – This form allows you to notify Igoe that you wish to remove a dependent from a plan or cancel coverage that will remain available in the new benefit year. This form should not be used to make an election into a new plan. You will need to complete the applicable insurance carrier election forms to enroll in new plan coverage.
4. **COBRA Continuation Enrollment Form** – This form allows you to notify Igoe that you wish to enroll under one of the new plan options or a plan that you were not previously enrolled under.

¹ If you have not yet enrolled in COBRA due to a recent COBRA Qualifying Event, you have your entire sixty-day enrollment period to make your initial COBRA decision AND your open enrollment decision.



This form should only be used if a carrier specific form is not available within the Open Enrollment Kit.

Before we get started, we need to introduce you to the open enrollment categories that will be used to determine what action steps you may need to take and what forms you may need to complete before the enrollment deadline listed above.

- **Terminating** = The plan that was offered during the previous benefit year is no longer available. If you were covered under a terminating plan, a new election **must** be made in order to continue coverage through your COBRA rights. Please review the benefit plan offerings to determine which plan you'd like to elect.
- **No Rate Changes** = There are no rate changes. This means that the rates are staying exactly the same this year.
- **Rate Change** = The plan is remaining available but rates have changed. You may wish to review the new rates to determine whether or not the plan offering still meets your needs.
- **New Plan** = Some plans offered during the previous benefit year may not be available. If you were covered under one of those plans, a new election must be made in order to continue coverage through your COBRA rights. Please review the new plan offerings to determine if you need to elect a new plan.

Step One: Review Your Plan Details

To determine what category TransDigm Group, Inc.'s benefit offering fits into, look for the plan option you are interested in keeping or enrolling in below and note the open enrollment category it falls under. Once you have your open enrollment category, proceed to Step Two to find out how to communicate your enrollment decisions to Igoe Administrative Services.

Medical Coverage

Plan Name:

Cigna Dental PPO

Marathon - Anthem Medical/Rx PPO 2

Marathon - Anthem Medical/Rx PPO 3

Whippany Anthem HSA Medical with Dental and EyeMed

Whippany & Marathon - Anthem Medical/Rx CDHP

Whippany Anthem PPO Medical with Dental and EyeMed

Open Enrollment Category: **Terminating**



800-633-8818, option 2 | cobra@goigoe.com

P.O. Box 2291
Omaha, NE 68103-2291

Vision Coverage

Plan Name:

EyeMed Vision

Open Enrollment Category: **No Rate Change**

Step Two: Determine How to Communicate your Enrollment Choices

Now that you know what open enrollment category your benefit options fall under, look for that category below to find out what enrollment steps, if any, you need to take.

No Changes

- If you'd like to **Keep Current Coverage**, no action is needed.
- If you'd like to **Change Plans**, please fill out the enrollment form for the new plan of choice. If there is not a carrier specific form in your Open Enrollment Kit, you may complete the generic Igoe COBRA enrollment form provided.
- If you want to **Add a Dependent**, complete the enrollment form located in your Open Enrollment Kit. If there is not a carrier specific form in your Open Enrollment Kit, you may complete the generic Igoe COBRA enrollment form provided. Once your enrollment forms are received and processed, new premium coupons will be mailed to you.
- If you wish to **Drop a Dependent or Cancel Coverage** from the plan, complete the **COBRA Continuation Change Form** located in this open enrollment directory. Once your completed form is received and processed, new premium coupons (if applicable) and a plan change confirmation letter will be mailed to you.

Rate Change

- If you'd like to **Keep Current Coverage** and pay the new rate amount, no action is needed. New premium coupons will be mailed to you.
- If you'd like to **Change Plans**, please fill out the enrollment form for the new plan of choice. If there is not a carrier specific form in your Open Enrollment Kit, you may complete the generic Igoe COBRA enrollment form provided.
- If you want to **Add a Dependent**, complete the enrollment form located in your Open Enrollment Kit. If there is not a carrier specific form in your Open Enrollment Kit, you may complete the generic Igoe COBRA enrollment form provided. Once your enrollment forms are received and processed, new premium coupons will be mailed to you.
- If you wish to **Drop a Dependent or Cancel Coverage** from the plan, complete the **COBRA Continuation Change Form** located in this open enrollment directory. Once your completed form is received and processed, new premium coupons (if applicable) and a plan change confirmation letter will be mailed to you.



800-633-8818, option 2 | cobra@goigoe.com

P.O. Box 2291
Omaha, NE 68103-2291

New Plan

- If you'd like to **Enroll**, please fill out the enrollment form(s) included in your **Open Enrollment Kit**. If there is not a carrier specific form in your Open Enrollment Kit, you may complete the generic Igoe COBRA enrollment form provided. Once your enrollment forms are received and processed, new premium coupons will be mailed to you.

Upon receipt of your insurance enrollment/change form(s), premium coupons reflecting the rate change will be mailed to you; however, you are responsible for any premium rate increase and must ensure that your payment is received within the standard 30-day payment grace period.

IMPORTANT NOTE: If you are currently enrolled on Igoe Administrative Services' automatic ACH debit payment option, any premium balances due for the current or past months must be paid separately via physical check or online one-time payment. Igoe Administrative Services will not be drafting your bank account for any premium balances due. Additionally, your account **MUST** be paid in full through the current month in order for Igoe Administrative Services to draft your bank account for next month's COBRA premium.

Submittal Instructions

If applicable, please send your enrollment forms and payments to:

Igoe Administrative Services
P.O. Box 2291
Omaha, NE 68103-2291
Via email – cobra@goigoe.com
Via fax – 858-430-5896

Coverage Activation

Igoe provides your enrollment decisions to the proper carrier to process. Depending on the carrier's internal processing timeline, **it may take up to 2 weeks for your coverage to be properly activated**. If you do not receive correspondence from your carrier, such as your insurance cards, within this timeframe, please give us a call. We'd be happy to get in touch with your carrier to find out what's going on.

Questions about your COBRA Open Enrollment?

Feel free to contact us for help at 800-633-8818, option 2 or via email at cobra@goigoe.com



800-633-8818, option 2 | cobra@goigoe.com

P.O. Box 2291
Omaha, NE 68103-2291