

Re: **An Affordable COBRA Alternative for Terminated Employees**

Dear Fellow HR Colleague,

With layoffs in the news and unemployment on the rise, it's a tough time not only for businesses, but also for workers and their families. That makes it a tough time for HR professionals too. No one enjoys informing employees that their positions or benefits are being cut. One of the toughest questions you're asked at times like this is: *Where am I going to turn for health insurance?*

As you know, COBRA provides a valuable option for many. But the fact is that for people facing a loss of income, it's often too expensive. And, sadly, many departing employees are poorly educated about their options.

That's where eHealthInsurance can help. With our licensed agents, a selection of plans from over 175 leading companies nationwide, and our COBRA Learning Center located online at **cobralearning.com**, we can help you educate employees about COBRA, and introduce many of them to affordable short-term or individual and family plans. Our free services benefits both your company and your employees:

Departing employees benefit by knowing more about their health insurance options: While COBRA may be the best option for those with pre-existing medical conditions, it can be an unnecessary financial burden for many others. Employees who are relatively healthy can save hundreds of dollars per month with a quality individually or family health insurance plan.

Employers benefit when departing employees learn about COBRA alternatives: COBRA administration costs can tax your budget and your resources. And since COBRA participants still receive medical services under your group plan, they can potentially increase your company's future premiums. When departing employees find better options outside of COBRA, it's not only good for them, but good for the company's bottom line too.

The enclosed brochure was created specifically for those eligible for COBRA, and explains how eHealth can provide COBRA participants all the tools they need to explore their alternatives. eHealth offers free health plan quotes, side-by-side comparisons of plan rates and benefits, and online applications for a wide range of health insurance plans in their area

If you'd like to make our **free services** available to your departing employees, obtain an electronic, print ready version of the enclosed brochure to include in your exit packets, or explore the option of creating a customized version of our COBRA Learning Center for your company, please contact me at the number below. Or, you are welcome to simply refer interested employees to **cobralearning.com**.

Thank you for your time and interest. I hope that eHealthInsurance is able to help you in the weeks and months ahead.

Sincerely,



Wendy Nice Barnes
Vice President, Human Resources
eHealth, Inc.

Enclosures: eHealth COBRA Brochure