Super Saver ended April 1.

Culinary COBRA is here NOW!

Super Saver was suspended on April 1, 2021. Don’t worry! If you paid for Super Saver, you’re still covered and you may qualify for Culinary COBRA. Culinary COBRA can give you up to 6 months of Culinary health insurance for FREE!

Start your Culinary COBRA enrollment by following the steps below.

Start your Culinary COBRA enrollment now:

☑ Register for the Participant Portal online at www.culinaryhealthfund.org/portal or by downloading the Participant Edge App on your phone.

☑ Fill out Culinary COBRA Step 1 on the portal and make sure your contact information is up to date.

☑ We’ll let you know when it’s time to complete Culinary COBRA Step 2.

If you have issues or need help with the Participant Portal, please call the Customer Service Office at 702-733-9938.

If you made a Self-Pay, COBRA, or Super Saver payment for April, you will get a refund when you enroll in Culinary COBRA.
Great news about Culinary COBRA!

Important questions and answers about how the COBRA subsidy can help you keep your Culinary health insurance for FREE!
If you’re 65 years of age or older, please read the last section about Medicare.

What’s Culinary COBRA?
Congress passed the American Rescue Plan Act of 2021. It includes payment for Culinary COBRA. If you qualify, you won’t have to pay anything for your Culinary insurance for up to 6 months. All you have to do is enroll in Culinary COBRA!

Am I eligible for Culinary COBRA?
You are eligible if you:
- Lost coverage due to loss of job (such as layoff) between November 2019 - February 2021.
- Lost coverage due to not working enough hours between November 2019 - February 2021.
- Have made a Super Saver payment, or are eligible now because of a Self-Payment.
- Are already paying for COBRA.
- Lose your job or don’t work enough hours for coverage from April - August 2021.

Who is NOT eligible for Culinary COBRA?
You are NOT eligible if you:
- Quit your job.
- Qualify for other group insurance (for example, you have a new job that offers health insurance or you have health insurance through your spouse’s job).

How do I get Culinary COBRA?
If you lost coverage after March 1, 2020, and you’re under 65 years of age:
You’ll automatically be put on Culinary COBRA in April. To sign up for Culinary COBRA benefits, you must:

1. Register for the Participant Portal online at www.culinaryhealthfund.org/portal or by downloading the Participant Edge App on your phone.
2. Fill out Culinary COBRA Step 1 on the portal and make sure your contact information is up to date.
3. We’ll let you know when it’s time to complete Culinary COBRA Step 2.

If you lost coverage before March 1, 2020, and you’re 65 years of age or older:
You have to enroll in Culinary COBRA before you get benefits. To enroll, you must:

1. Register for the Participant Portal online at www.culinaryhealthfund.org/portal or by downloading the Participant Edge App on your phone.
2. Fill out Culinary COBRA Step 1 on the portal and make sure your contact information is up to date.
3. We’ll let you know when it’s time to complete Culinary COBRA Step 2.

If you’re 65 years of age or older, please read the last section about Medicare.

Call the Customer Service Office at 702-733-9938 for any questions.
Great news about Culinary COBRA!

How long will I have Culinary COBRA benefits if I’ve already lost coverage? It depends on when you lost your coverage due to loss of job or reduced work hours. Check below to find out when you will have Culinary COBRA.

<table>
<thead>
<tr>
<th>If you lost your health coverage due to loss of job or reduced work hours in:</th>
<th>You will have Culinary COBRA in:</th>
</tr>
</thead>
<tbody>
<tr>
<td>November 2019</td>
<td>April 2021</td>
</tr>
<tr>
<td>December 2019</td>
<td>April and May 2021</td>
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<tr>
<td>January 2020</td>
<td>April, May, and June 2021</td>
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<tr>
<td>February 2020</td>
<td>April, May, June, and July 2021</td>
</tr>
<tr>
<td>March 2020</td>
<td>April, May, June, July, and August 2021</td>
</tr>
<tr>
<td>April 2020 - February 28, 2021</td>
<td>April, May, June, July, August, and September 2021</td>
</tr>
</tbody>
</table>

How long will I have Culinary COBRA benefits if I lose my coverage in the future? It depends on when you lose your coverage due to loss of job or reduced work hours. Check below to find out when you will have Culinary COBRA.

<table>
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</tr>
<tr>
<td>August 2021</td>
<td>September 2021</td>
</tr>
</tbody>
</table>

Why does it matter if I’m 65 years of age or older? If you’re eligible for Medicare or already have Medicare, we need to know. If you aren’t sure, we want to know that, too! That way, we know how to pay your claims if you need care. Please read the last section for important information about Medicare.

Do I qualify for Culinary COBRA if I am eligible for other insurance through another job or my spouse? No. You don’t qualify for Culinary COBRA if you’re eligible for your spouse’s group insurance or if you’re eligible for group coverage through your job.

If my spouse and I both have Culinary insurance, do we both have to enroll for Culinary COBRA? Yes. You must both enroll for Culinary COBRA.

Call the Customer Service Office at 702-733-9938 for any questions.
Great news about Culinary COBRA!

How much does Culinary COBRA cost?
Normally, regular COBRA can cost over $900 per month but thanks to the American Rescue Plan Act Culinary COBRA is FREE to you.

Are my benefits different with Culinary COBRA?
You will have the same Culinary medical, dental, and vision coverage. However, you won’t have:
- Loss of Time and Disability Credits.
- Life insurance (You can pay out of pocket to keep your Life Insurance policy if you lost coverage in the last month).

Can I use my Super Saver instead of Culinary COBRA?
Super Saver is being suspended starting April 1. Culinary COBRA replaces Super Saver. The Fund set up Super Saver to help you save money and stay covered during the pandemic. Super Saver isn’t needed anymore because Culinary COBRA provides you FREE health insurance for up to 6 months.

Will I get a refund if I already made a Self-pay, Super Saver, or COBRA payment for April?
Yes. If you made a Self-Pay, Super Saver, or COBRA payment for April you will get a refund. Your refund will come as a check in the mail when you sign up for Culinary COBRA on the Participant Portal.

Can I keep my life insurance?
It depends on when you lost your coverage. If you lost your coverage within 31 days, you can change your life insurance to an individual plan and take over the payments.

This may be a good option if you have health issues and may not pass a physical/health exam for a new life insurance policy. If you’re generally healthy, you may be able to find more affordable life insurance elsewhere.

If you choose to keep your life insurance:
- You’ll have to complete a form.
- You’ll have to pay out of pocket.
- Your dependents will not have life insurance.
- The amount you pay for your life insurance depends on your age, how much life insurance you want, and how often you want to make a payment.
- You can choose up to $20,000 as your life insurance amount. You can also choose a lower amount if that’s more affordable for you.
- You have 31 days from when you lose coverage to change your policy.

For more information about keeping your life insurance, please call the Customer Service Office at 702-733-9938.

Call the Customer Service Office at 702-733-9938 for any questions.
Great news about Culinary COBRA!

Can I enroll in Culinary COBRA if I lost my Culinary insurance a while ago?
Each person’s situation is different. You qualify for COBRA if you lost your benefits between November 2019 to February 28, 2021 (due to loss of job or work hours). You will also qualify if you lose your benefits (due to loss of job or work hours) from April to August 2021.

Can I enroll in Culinary COBRA if I’m still working but lost my coverage because I am working fewer hours?
Yes. You qualify for Culinary COBRA if you lost eligibility because you’re not working 240 hours each eligibility period. You can enroll in Culinary COBRA or make a partial Self-Pay. Please call the Customer Service Office at 702-733-9938 to discuss your options.

Can I choose to make a partial Self-Pay instead of enrolling in Culinary COBRA?
Yes! If you’re able to make a partial Self-Pay and prefer to keep your life insurance and Loss of Time and Disability Credits, you can turn down Culinary COBRA. You will need to turn down coverage on the Participant Portal.

If you decide you can’t afford your partial Self-Pay in the future, you can sign up for Culinary COBRA through August 31, 2021.

Why is it important to enroll in Culinary COBRA?
• You and your dependents can keep your Culinary health coverage for up to 6 months!
• It’s FREE!
• It’s easy to enroll in Culinary COBRA online.
• You will keep your Culinary eligibility. That way, when you return to work, you will not have to re-establish eligibility. If you lose eligibility, it could take at least 4 months to get your benefits back.
• It helps your health Fund that you’ve worked hard to build. The government subsidy helps us all.

What happens if I don’t register for the Participant Portal and complete Culinary COBRA Step 1 by April 30?
You will not have Culinary COBRA until you enroll. You can enroll later, but it’s better to have coverage now in case you need it. **Be sure to enroll as soon as possible.**

How does the Culinary COBRA subsidy help the Fund?
The Culinary COBRA subsidy helps pay for your coverage. As you know, your employer usually pays into the Fund for each hour you work. Due to the pandemic, many workers are either not working or are working fewer hours. That means less money is coming into the Fund from employers. The COBRA subsidy helps replace what your employer usually pays, without making you pay.

How do I get text messages from the Fund?
If you’ve opted-out of text messages from us, you can TEXT OOPS to 69866 to get texts again. You can also call the Advocacy Line at 702-691-5665 to sign up for texts.
Great news about Culinary COBRA!

How do I sign up for the Participant Portal?
Step 1: Visit www.culinaryhealthfund.org/portal on your computer or mobile device or download the Participant Edge App on your smart phone.
Step 2: Click “Register” to create a new account.
Step 3: Fill in your information and click the “Submit Request” button. Once your account is approved, you’ll get an email notification.

How do I check/update my contact information on the Participant Portal?
Step 1: Log in to your account at www.culinaryhealthfund.org/portal
Step 2: Click on “Address Info.”
Step 3: Check if all your contact information in the box is correct (such as address, email, phone number, and language preference).
Step 4: If your information needs to be updated, click “Address Change Request.”
Step 5: Type in your new information and click “Submit Request.” It’ll take 1-2 days for your new information to show up.

Who can I contact for help with the Participant Portal?
Please call the Customer Service Office at 702-733-9938. Please be aware our phone lines are extremely busy right now.

Are You Age 65 Years Or Older? Important Information About Medicare Below:

I’m over 65 and eligible for Medicare. Can I enroll for the free Culinary COBRA?
No. You should not enroll for free Culinary COBRA if you are eligible for Medicare. If you do sign up and get the free coverage, you will have to pay a penalty tax to the government.

I am not eligible for Medicare since I have not lived in the U.S. long enough. Can I enroll for the free Culinary COBRA?
Yes. If you are not eligible for Medicare, you are eligible for the free Culinary COBRA and should sign up on the portal.

I’m enrolled in Medicare. Should I drop my Medicare coverage to enroll in free Culinary COBRA?
No. If you are eligible for Medicare, you are not eligible for free Culinary COBRA. And, if you drop Medicare coverage to enroll in free Culinary COBRA, you will have a tax penalty AND you will pay more for Medicare when you re-enroll.

I am not eligible for Medicare yet, but my spouse is Medicare-eligible. Can I sign my spouse up for free Culinary COBRA?
No. If your spouse is eligible for Medicare, they aren’t eligible for free Culinary COBRA. If you do sign them up, you will pay a penalty tax.

Call the Customer Service Office at 702-733-9938 for any questions.
How do I create a Participant Portal account?

Step 1: Visit www.culinaryhealthfund.org/portal or download the Participant Edge App on your phone.

Step 2: Click the “Register” button. It’s yellow and near the bottom.
Step 3: Fill in your information and click the “Submit Request” button. Once your account has been approved, you will get an email notification.

To register for on-line access:
- Complete the form below
- Click the ‘Submit Request’ button
- (Note: Dependents may not register for on-line access.)

**Starred(*) fields are required**

- **Participant SSN**
- **Alternate ID**
- **First Name**
- **Last Name**
- **Date of Birth (MM/DD/YYYY)**
- **State**
- **ZIP Code**

Please enter your choice of Username and Password.
- Your username must contain 4 to 15 characters. It may consist of any combination of letters (A-Z) or numbers (0-9).
- Your password must contain 8 to 12 characters and must include a letter (A-Z) and a number (0-9).
- Spaces or punctuation are not valid characters for a username or password.

- **Username**
- **Password**
- **Verify Password**
- **E-mail**

* Mobile Phone (This may be used for text messaging. Standard text messaging rates may apply)
(ex. 555-555-5555)

Please choose a Security Question, enter your Security Answer, and optionally provide a Password Hint (to help remember your Security Answer.) The Security Question and Security Answer are used to reset your password.

- **Security Question**
- **Security Answer**
- **Password Hint**

Submit Request

Information above will be submitted via a secure connection to protect your confidentiality.
Why won’t it accept my registration? It’s saying:

• Your password must contain 8 to 12 characters and must include a letter and a number.  
  Make sure your password is the correct length, with both letters and numbers in it.

• The SSN or Alternate ID you entered is not in our records. Please try entering your SSN or Alternate ID again, or, for assistance go to: Contact Us.  
  Please double-check your information was typed correctly. If it was entered correctly, please call Customer Service at 702-733-9938 so we can update your information in our system.

• You entered information that does not match the information we have on record. Please correct the information in the highlighted fields below. For assistance go to: Contact Us.  
  Some part of the identifying information does not match our records. Please double-check your information was typed correctly. If it was entered correctly, please call Customer Service at 702-733-9938 so we can update your information in our system.

• Username is already in use.  
  Someone else is using the username you have selected. Please choose a different (more unique) username and try to register again.

Is the Participant Portal in Spanish?  
Yes. You can click on “Español” in the upper right corner.
How do I check/update my contact information on the portal?

• **Step 1:** Log in to your account online at www.culinaryhealthfund.org/portal or on the Participant Edge App.

• **Step 2:** Click on “Address Info.”

• **Step 3:** Check if all your contact information in the box is correct (such as address, email, phone number, and language preference).

• **Step 4:** If your information needs to be updated, click “Address Change Request.”

• **Step 5:** Type in your new information and click “Submit Request.” It’ll take 1-2 days for your new information to show up.
Is there a Login/Registration video?
Yes. Visit www.culinaryhealthfund.org/portal and click on the phone screen at the bottom of the page. It’ll take a few seconds for the sound to start.

Who can I contact for help with the Portal?
Please call the Customer Service Office at 702-733-9938. Please be aware our phone lines are extremely busy right now.

Why do I need to create a Participant Portal account?
To enroll in Culinary COBRA, you have to complete Culinary COBRA Step 1 on the Participant Portal. It’s the quickest and safest way to enroll right now. We understand it may be frustrating, but it won’t take too much of your time. If you need help, we’re happy to help you set up your account. Please call the Customer Service Office at 702-733-9938. Please be aware our phone lines are extremely busy right now.
Instructions to Register for the Participant Portal:
Checklist of what you’ll need to register:

- Email address that you can log in to. You’ll be asked to open an email from us.
- Mobile Phone #
- Participant Social Security Number (SSN) - or - Alternate ID
- Date of Birth
- State and Zip Code (that’s on file with the Fund)
Step 1:
Visit [www.culinaryhealthfund.org/portal](http://www.culinaryhealthfund.org/portal) or download the Participant Edge App on your phone.
Step 2: Click the “Register” button.
Step 3: Fill in your information and click the “Submit Request” button.

Once your account has been approved, you will get an email notification.
Who can I contact for help with the Portal?
Please call the Customer Service Office at 702-733-9938.

Please be aware our phone lines are extremely busy right now.
Instructions to Complete Culinary COBRA Step 1 on the Participant Portal:
Step 1: Login to your Participant Portal account online at www.culinaryhealthfund.org/portal or open the Participant Edge App on your phone.
Step 2:
Select “Click Here to complete your Culinary COBRA Step 1” in the yellow box.
Step 3:
Read the statement and click the blue box on the right that says “CONTINUE.”
Step 4:
Make sure your contact information is correct. If it’s not, be sure to update it here.

Then, click the blue box on the bottom right that says “CONTINUE.”
Step 5:
Carefully read and answer each question.

Then, click the blue box on the bottom right that says “CONTINUE.”
Step 6:
Carefully check to see if your information, your dependent information and your enrollment questions and answers are correct on the screen.

Then, **check the box** for consent.

Then, **type in the last 4 digits of your social security number** to sign.

Then, click the blue box on the bottom that says “CONTINUE.”
Congratulations!
You’ve completed Culinary COBRA Step 1 when you get to this screen.

You can take a screen shot for your records if you want.
Look out for Culinary COBRA Step 2 next!