

with the employer continuing to contribute its usual portion of the monthly premiums over the summer.

COBRA and other continuation laws: All laid-off employees are entitled to remain in their health (and, where available, dental) insurance plans. This is required under COBRA.

COBRA provides longer coverage (a minimum of up to 18 months), but permits the employer to charge you 102 percent of the premium. Your employer must provide you with notice of your COBRA rights and an opportunity to accept or decline. We recommend that you elect COBRA at the outset of your lay off, unless you already have other adequate coverage, so that you do not waive your rights.

Should I Retain My Association Membership?

Any active ISTA member establishing status with the Association as being on leave of absence from the profession for the school year for professional improvement, emergency, *or laid off due to a reduction in force* shall be eligible for Reserve Active Membership.

In the event that you encounter difficulty in collecting unemployment or problems with your health insurance or retirement benefits, you may need legal assistance to enforce your rights. If you have a legal problem in these areas and you have maintained your ISTA membership, an ISTA attorney will assist your UniServ Director on your behalf.

For non-employment-related issues, ISTA membership gives you access to the ISTA Attorney Referral Program.