#### UNITED STATES DISTRICT COURT MIDDLE DISTRICT OF FLORIDA TAMPA DIVISION

BRENT DAVIS, individually and on behalf of all others similarly situated,

Plaintiff,

v.	CASE No.:
ABM FACILITY SERVICES, INC.,	
Defendant.	
	1

#### CLASS ACTION COMPLAINT AND DEMAND FOR JURY TRIAL

- 1. The Plaintiff, Brent Davis, sues Defendant, ABM Facility Services, Inc., on behalf of himself and similarly situated present and former employees, alleging that Defendant failed to provide required notices of their right to continued health care coverage under the Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA").
- 2 Plaintiff, Brent Davis ("Plaintiff"), on behalf of himself and the Class set forth below, bring this class action against Defendant, ABM Facility Services, Inc. ("Defendant"), for violating the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended by the Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA").
- 3. Defendant, the plan sponsor of the Health Plan ("Plan"), has repeatedly violated ERISA by failing to provide participants and beneficiaries in the Plan with adequate notice, as prescribed by COBRA, of their right to continue their health coverage upon the occurrence of a "qualifying event" as defined by the statute. As a result of these violations, which threaten Class Members' ability to maintain their health coverage, Plaintiffs seek statutory penalties, injunctive relief, attorneys' fees, costs and expenses, and other

appropriate relief as set forth herein and provided by law.

#### JURISDICTION AND VENUE

- 4. This Court has jurisdiction over this action pursuant to 29 U.S.C. § 1132(e) and (f), and also pursuant to 28 U.S.C. §§ 1331 and 1355.
- 5. Venue is proper in this District pursuant to 29 U.S.C. § 1132(e)(2) because the statutory violations at issue took place in this District, and Defendant has business operations in this District.

#### **PARTIES**

- 6. Plaintiff is a Florida resident and former employee of Defendant who was a covered employee and participant in the Plan the day before the termination of his employment on September 19, 2016, which was a qualifying event within the meaning of 29 U.S.C. § 1163(2), rendering him a qualified beneficiary of the Plan pursuant to 29 U.S.C. § 1167(3).
- 7. Defendant is a foreign corporation with its headquarters in California, and employed more than 20 employees who were members of the Plan in each year from 2011 to 2016. Defendant is the Plan sponsor within the meaning of 29 U.S.C. §1002(16)(B), and the administrator of the Plan within the meaning of 29 U.S.C. § 1002(16)(A). The Plan provides medical benefits to employees and their beneficiaries, and is an employee welfare benefit plan within the meaning of 29 U.S.C. § 1002(1) and a group health plan within the meaning of 29 U.S.C. § 1167(1).

#### FACTUAL ALLEGATIONS

#### COBRA Notice Requirements

- 8. The COBRA amendments to ERISA include certain provisions relating to continuation of health coverage upon termination of employment or another "qualifying event" as defined by the statute.
- 9. Among other things, COBRA requires the plan sponsor of each group health plan normally employing more than 20 employees on a typical business day during the preceding year to provide "each qualified beneficiary who would lose coverage under the plan as a result of a qualifying event ... to elect, within the election period, continuation coverage under the plan." 29 U.S.C. § 1161.
- 10. COBRA further requires the administrator of such a group health plan to provide notice to any qualified beneficiary of their continuation of coverage rights under COBRA upon the occurrence of a qualifying event. 29 U.S.C. § 1166(a)(4). This notice must be "[i]n accordance with the regulations prescribed by the Secretary" of Labor. 29 U.S.C. § 1166(a).
- 11. The relevant regulations prescribed by the Secretary of Labor concerning notice of continuation of coverage rights are set forth in 29 C.F.R. § 2590.606-4 and the Appendix thereto.
  - 12 Section 2590.606-4(b)(1), states:

Except as provided in paragraph (b)(2) or (3) of this section, upon receipt of a notice of qualifying event ..., the administrator shall furnish to each qualified beneficiary, not later than 14 days after receipt of the notice of qualifying event, a notice meeting the requirements of paragraph (b)(4) of this section.

13. Section 2590.606-4(b)(4), in turn, provides as follows:

- (4) The notice required by this paragraph (b) shall be written in a manner calculated to be understood by the average plan participant and shall contain the following information:
  - (i) The name of the plan under which continuation coverage is available; and the name, address and telephone number of the party responsible under the plan for the administration of continuation coverage benefits;
  - (ii) Identification of the qualifying event;
  - (iii) Identification, by status or name, of the qualified beneficiaries who are recognized by the plan as being entitled to elect continuation coverage with respect to the qualifying event, and the date on which coverage under the plan will terminate (or has terminated) unless continuation coverage is elected;
  - (iv) A statement that each individual who is a qualified beneficiary with respect to the qualifying event has an independent right to elect continuation coverage, that a covered employee or a qualified beneficiary who is the spouse of the covered employee (or was the spouse of the covered employee on the day before the qualifying event occurred) may elect continuation coverage on behalf of all other qualified beneficiaries with respect to the qualifying event, and that a parent or legal guardian may elect continuation coverage on behalf of a minor child;
  - (v) An explanation of the plan's procedures for electing continuation coverage, including an explanation of the time period during which the election must be made, and the date by which the election must be made:
  - (vi) An explanation of the consequences of failing to elect or waiving continuation coverage, including an explanation that a qualified beneficiary's decision whether to elect continuation coverage will affect the future rights of qualified beneficiaries to portability of group health coverage, guaranteed access to individual health coverage, and special enrollment under part 7 of title I of the Act, with a reference to where a qualified beneficiary may obtain additional information about such rights; and a description of the plan's procedures for revoking a waiver of the right to continuation coverage before the date by which the election must be made:
  - (vii) A description of the continuation coverage that will be made available under the plan, if elected, including the date on which such coverage will commence, either by providing a description of

- the coverage or by reference to the plan's summary plan description;
- (viii) An explanation of the maximum period for which continuation coverage will be available under the plan, if elected; an explanation of the continuation coverage termination date; and an explanation of any events that might cause continuation coverage to be terminated earlier than the end of the maximum period;
- (ix) A description of the circumstances (if any) under which the maximum period of continuation coverage may be extended due either to the occurrence of a second qualifying event or a determination by the Social Security Administration, under title II or XVI of the Social Security Act (42 U.S.C. 401 et seq. or 1381 et seq.) (SSA), that the qualified beneficiary is disabled, and the length of any such extension;
- (x) In the case of a notice that offers continuation coverage with a maximum duration of less than 36 months, a description of the plan's requirements regarding the responsibility of qualified beneficiaries to provide notice of a second qualifying event and notice of a disability determination under the SSA, along with a description of the plan's procedures for providing such notices, including the times within which such notices must be provided and the consequences of failing to provide such notices. The notice shall also explain the responsibility of qualified beneficiaries to provide notice that a disabled qualified beneficiary has subsequently been determined to no longer be disabled:
- (xi) A description of the amount, if any, that each qualified beneficiary will be required to pay for continuation coverage;
- (xii) A description of the due dates for payments, the qualified beneficiaries' right to pay on a monthly basis, the grace periods for payment, the address to which payments should be sent, and the consequences of delayed payment and non-payment;
- (xiii) An explanation of the importance of keeping the administrator informed of the current addresses of all participants or beneficiaries under the plan who are or may become qualified beneficiaries; and
- (xiv) A statement that the notice does not fully describe continuation coverage or other rights under the plan, and that more complete information regarding such rights is available in the

plan's summary plan description or from the plan administrator.

14. To facilitate compliance with these notice obligations, the United States Department of Labor ("DOL") has issued a Model COBRA Continuation Coverage Election Notice ("Model Notice"), which is included in the Appendix to 29 C.F.R. § 2590.606-4. A copy of this Model Notice is attached hereto as Exhibit A. The DOL website states that the DOL "will consider use of the model election notice, appropriately completed, good faith compliance with the election notice content requirements of COBRA."

15. In the event that a plan administrator declines to use the Model Notice and fails to meet the notice requirements of 29 U.S.C. § 1166 and 29 C.F.R. § 2590.606-4, the administrator is subject to statutory penalties of up to \$110 per participant or beneficiary per day from the date of such failure. 29 U.S.C. § 1132(c)(1). In addition, the Court may order such other relief as it deems proper, including but not limited to injunctive relief pursuant to 29 U.S.C. § 1132(a)(3) and payment of attorneys' fees and expenses pursuant to 29 U.S.C. § 1132(g)(1).

#### Defendant's Notice Is Inadequate and Fails to Comply with COBRA

Labor, and instead drafted notice that served Defendant's best interests, as critical parts are omitted or altered in violation of 29 C.F.R. § 2590.606-4. Defendant authored and disseminated a notice that was not appropriately completed, deviating from the model form in violation of COBRA's requirements, which failed to provide Plaintiff notice of all required coverage information and hindered Plaintiff's ability to obtain continuation coverage, as explained further below. A copy of Defendant's notice is attached hereto as Exhibit B.

Among other things:

- a. The Notice violates 29 C.F.R. § 2590.606-4(b)(4)(iii) because it fails to provide the date on which coverage under the plan will terminate (or has terminated) unless continuation coverage is elected.
- b. The Notice violates 29 C.F.R. § 2590.606-4(b)(4)(iv) because it fails to provide notice that a covered employee or a qualified beneficiary who is the spouse of the covered employee (or was the spouse of the covered employee on the day before the qualifying event occurred) may elect continuation coverage on behalf of all other qualified beneficiaries.
- c. The Notice violates 29 C.F.R. § 2590.606-4(b)(4)(vi) because it fails to provide an explanation of the consequences of failing to elect or waiving continuation coverage and also fails to provide a description of the plan's procedures for revoking a waiver of the right to continuation coverage before the date by which the election must be made.
- d. The Notice violates 29 C.F.R. § 2590.606-4(b)(4)(vii) because it fails to provide the date which continuation coverage will commence, either by providing a description of the coverage or by reference to the plan's summary plan description.
- e. The Notice violates 29 C.F.R. § 2590.606-4(b)(4)(viii) because it fails to provide an explanation of the continuation coverage termination date.
- f. The Notice violates 29 C.F.R. § 2590.606-4(b)(4)(x) because it fails to provide a description of the plan's procedures for providing notices of a second qualifying event and notice of a disability determination.

#### Plaintiff Brent Davis

- 17. Plaintiff was employed by Defendant as a Branch Manager from October 2014 to September 2016.
- 18. Plaintiff experienced a qualifying event (termination) on September 19, 2016. Importantly, for purposes of COBRA, Plaintiff was not terminated for gross misconduct.
- 19. Following this qualifying event, Defendant mailed Plaintiff the notice attached hereto as Exhibit B on October 4, 2016.
- 20. The COBRA notice that Plaintiff received was deficient for the reasons set forth in Paragraph 16 above (among other reasons).

#### **CLASS ACTION ALLEGATIONS**

21. Plaintiffs bring this action as a class action pursuant to Rule 23 of the Federal Rules of Civil Procedure on behalf of the following persons:

All participants and beneficiaries in the Defendant's Health Plan who were sent a COBRA notice by Defendant during the applicable statute of limitations period, as a result of a qualifying event as determined by Defendant.

- 22. Because no administrative remedies are required, Plaintiff has sought none and seeks to move forward with the putative class action.
- 23. <u>Numerosity</u>: The Class is so numerous that joinder of all Class members is impracticable. On information and belief, hundreds or thousands of individuals satisfy the definition of the Class.
- 24. <u>Typicality:</u> Plaintiffs' claims are typical of the Class. The COBRA notice that Defendant sent to Plaintiffs was a form notice that was uniformly provided to all Class members. As such, the COBRA notice that Plaintiffs received was typical of the COBRA notices that other Class Members received, and suffered from the same deficiencies.
- 25. <u>Adequacy:</u> Plaintiffs will fairly and adequately protect the interests of the Class members, they have no interests antagonistic to the class, and have retained counsel experienced in complex class action litigation.
- 26 <u>Commonality:</u> Common questions of law and fact exist as to all members of the Class and predominate over any questions solely affecting individual members of the Class, including but not limited to:
  - a. Whether the Plan is a group health plan within the meaning of 29 U.S.C. § 1167(1).

- b. Whether Defendant's COBRA notice complied with the requirements of 29
   U.S.C. § 1166(a) and 29 C.F.R. § 2590.606-4;
- Whether statutory penalties should be imposed against Defendant under 29
   U.S.C. § 1132(c)(1) for failing to comply with COBRA notice requirements,
   and if so, in what amount;
- d. The appropriateness and proper form of any injunctive relief or other equitable relief pursuant to 29 U.S.C. § 1132(a)(3); and
- e. Whether (and the extent to which) other relief should be granted based on Defendant's failure to comply with COBRA notice requirements.
- 27. Class Members do not have an interest in pursuing separate individual actions against Defendant, as the amount of each Class Member's individual claims is relatively small compared to the expense and burden of individual prosecution. Class certification also will obviate the need for unduly duplicative litigation that might result in inconsistent judgments concerning Defendant's practices and the adequacy of its COBRA notice. Moreover, management of this action as a class action will not present any likely difficulties. In the interests of justice and judicial efficiency, it would be desirable to concentrate the litigation of all Class Members' claims in a single action.
- 28. Plaintiff intends to send notice to all Class Members to the extent required by Rule 23(c)(2) of the Federal Rules of Civil Procedure.
- 29. The names and addresses of the Class Members are available from Defendant's records.

#### **CLASS CLAIM I FOR RELIEF**

#### Violation of 29 U.S.C. § 1166(a) and 29 C.F.R. § 2590.606-4

- Plaintiff repeats and incorporates the allegations contained in the foregoing paragraphs as if fully set forth herein.
  - 31. The Plan is a group health plan within the meaning of 29 U.S.C. § 1167(1).
- 32. Defendant is the sponsor and administrator of the Plan, and was subject to the continuation of coverage and notice requirements of COBRA.
- 33. Plaintiffs and the other members of the Class experienced a "qualifying event" as defined by 29 U.S.C. § 1163, and Defendant was aware that they had experienced such a qualifying event.
- 34. On account of such qualifying event, Defendant sent Plaintiffs and the Class Members a COBRA notice in the form attached hereto as Exhibit B.
- 35. The COBRA notice that Defendant sent to Plaintiffs and other Class Members violated 29 U.S.C. § 1166(a) and 29 C.F.R. § 2590.606-4 for the reasons set forth in Paragraph 16 above (among other reasons).
  - 36. These violations were material and willful.
- 37. Defendant knew that its notice was inconsistent with the Secretary of Labor's Model Notice and failed to comply with 29 U.S.C. § 1166(a) and 29 C.F.R. § 2590.606-4, but chose to use a non-compliant notice in deliberate or reckless disregard of the rights of Plaintiffs and other Class Members.

#### PRAYER FOR RELIEF

**WHEREFORE**, Plaintiff, individually and on behalf of the Class, pray for relief as follows: Designating Plaintiff's counsel as counsel for the Class;

- a. Issuing proper notice to the Class at Defendant's expense;
- b. Declaring that the COBRA notice sent by Defendant to Plaintiffs and other Class Members violated 29 U.S.C. § 1166(a) and 29 C.F.R. § 2590.606-4;
- c. Awarding appropriate equitable relief pursuant to 29 U.S.C. § 1132(a)(3), including but not limited to an order enjoining Defendant from continuing to use its defective COBRA notice and requiring Defendant to send corrective notices;
- d. Awarding statutory penalties to the Class pursuant to 29 U.S.C. § 1132(c)(1) and 29 C.F.R. § 2575.502c-1 in the amount of \$110 per day for each Class Member who was sent a defective COBRA notice by Defendant;
- e. Awarding attorneys' fees, costs and expenses to Plaintiffs' counsel as provided by 29 U.S.C. § 1132(g)(1) and other applicable law;
- f. Granting such other and further relief, in law or equity, as this Court deems appropriate;
- g. Designating Plaintiffs' counsel as counsel for the Class;
- h. Issuing proper notice to the Class at Defendant's expense;
- i. Declaring that the COBRA notice sent by Defendant to Plaintiffs and other Class Members violated 29 U.S.C. § 1166(a) and 29 C.F.R. § 2590.606-4;
- j. Awarding appropriate equitable relief pursuant to 29 U.S.C. § 1132(a)(3), including but not limited to an order enjoining Defendant from continuing to use its defective COBRA notice and requiring Defendant to send corrective notices;
- k. Awarding statutory penalties to the Class pursuant to 29 U.S.C. § 1132(c)(1) and 29 C.F.R. § 2575.502c-1 in the amount of \$110 per day for each Class Member who was sent a defective COBRA notice by Defendant;
- 1. Awarding attorneys' fees, costs and expenses to Plaintiffs' counsel as provided by 29 U.S.C. § 1132(g)(1) and other applicable law; and
- m. Granting such other and further relief, in law or equity, as this Court deems appropriate.

#### JURY TRIAL

38. Pursuant to Rule 38(b) of the Federal Rules of Civil Procedure, Plaintiff and the Class demand a trial by jury.

Dated this day of January, 2017.

Respectfully submitted,

LUIS A. CABASSA

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# Exhibit A

## Model COBRA Continuation Coverage Election Notice Instructions

The Department of Labor has developed a model Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) continuation coverage election notice that the Plan may use to provide the election notice. To use this model election notice properly, the Plan Administrator must fill in the blanks with the appropriate plan information. The Department considers use of the model election notice to be good faith compliance with the election notice content requirements of COBRA. The use of the model notices isn't required. The model notices are provided to help facilitate compliance with the applicable notice requirements.

**NOTE:** Plans do not need to include this instruction page with the model election notice.

#### Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately four minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0123.

OMB Control Number 1210-0123 (expires 10/31/2016)]

#### Model COBRA Continuation Coverage Election Notice (For use by single-employer group health plans)

## IMPORTANT INFORMATION: COBRA Continuation Coverage and other Health Coverage Alternatives

[Enter date of notice]

Dear: [Identify the qualified beneficiary(ies), by name or status]

This notice has important information about your right to continue your health care coverage in the [enter name of group health plan] (the Plan), as well as other health coverage options that may be available to you, including coverage through the Health Insurance Marketplace at <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596. You may be able to get coverage through the Health Insurance Marketplace that costs less than COBRA continuation coverage. Please read the information in this notice very carefully before you make your decision. If you choose to elect COBRA continuation coverage, you should use the election form provided later in this notice.

#### Why am I getting this notice?

You're getting this notice because you [check appropriate box]:	r coverage under the Plan will end on [enter date] due to
☐ End of employment ☐ Death of employee ☐ Entitlement to Medicare	<ul> <li>□ Reduction in hours of employment</li> <li>□ Divorce or legal separation</li> <li>□ Loss of dependent child status</li> </ul>

Federal law requires that most group health plans (including this Plan) give employees and their families the opportunity to continue their health care coverage through COBRA continuation coverage when there's a "qualifying event" that would result in a loss of coverage under an employer's plan.

#### What's COBRA continuation coverage?

COBRA continuation coverage is the same coverage that the Plan gives to other participants or beneficiaries who aren't getting continuation coverage. Each "qualified beneficiary" (described below) who elects COBRA continuation coverage will have the same rights under the Plan as other participants or beneficiaries covered under the Plan.

#### Who are the qualified beneficiaries?

Each person ("qualified beneficiary") in the category(ies) checked below can elect COBRA continuation coverage:

☐ Employee or former employee
☐ Spouse or former spouse
Dependent child(ren) covered under the Plan on the day before the event that caused
the loss of coverage
☐ Child who is losing coverage under the Plan because he or she is no
longer a dependent under the Plan

#### Are there other coverage options besides COBRA Continuation Coverage?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other more affordable coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage.

You should compare your other coverage options with COBRA continuation coverage and choose the coverage that is best for you. For example, if you move to other coverage you may pay more out of pocket than you would under COBRA because the new coverage may impose a new deductible.

When you lose job-based health coverage, it's important that you choose carefully between COBRA continuation coverage and other coverage options, because once you've made your choice, it can be difficult or impossible to switch to another coverage option.

## If I elect COBRA continuation coverage, when will my coverage begin and how long will the coverage last?

If elected, COBRA continuation coverage will begin on [enter date] and can last until [enter date].

[Add, if appropriate: You may elect any of the following options for COBRA continuation coverage: [list available coverage options].

Continuation coverage may end before the date noted above in certain circumstances, like failure to pay premiums, fraud, or the individual becomes covered under another group health plan.

### Can I extend the length of COBRA continuation coverage?

If you elect continuation coverage, you may be able to extend the length of continuation coverage if a qualified beneficiary is disabled, or if a second qualifying event occurs. You must notify [enter name of party responsible for COBRA administration] of a disability or a second qualifying event within a certain time period to extend the period of continuation coverage. If you don't provide notice of a disability or second qualifying event within the required time period, it will affect your right to extend the period of continuation coverage.

For more information about extending the length of COBRA continuation coverage visit <a href="http://www.dol.gov/ebsa/publications/cobraemployee.html">http://www.dol.gov/ebsa/publications/cobraemployee.html</a>.

#### How much does COBRA continuation coverage cost?

COBRA continuation coverage will cost: [enter amount each qualified beneficiary will be required to pay for each option per month of coverage and any other permitted coverage periods.]

Other coverage options may cost less. If you choose to elect continuation coverage, you don't have to send any payment with the Election Form. Additional information about payment will be provided to you after the election form is received by the Plan. Important information about paying your premium can be found at the end of this notice.

You may be able to get coverage through the Health Insurance Marketplace that costs less than COBRA continuation coverage. You can learn more about the Marketplace below.

#### What is the Health Insurance Marketplace?

The Marketplace offers "one-stop shopping" to find and compare private health insurance options. In the Marketplace, you could be eligible for a new kind of tax credit that lowers your monthly premiums and cost-sharing reductions (amounts that lower your out-of-pocket costs for deductibles, coinsurance, and copayments) right away, and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Through the Marketplace you'll also learn if you qualify for free or low-cost coverage from Medicaid or the Children's Health Insurance Program (CHIP). You can access the Marketplace for your state at www.HealthCare.gov.

Coverage through the Health Insurance Marketplace may cost less than COBRA continuation coverage. Being offered COBRA continuation coverage won't limit your eligibility for coverage or for a tax credit through the Marketplace.

#### When can I enroll in Marketplace coverage?

You always have 60 days from the time you lose your job-based coverage to enroll in the Marketplace. That is because losing your job-based health coverage is a "special enrollment" event. After 60 days your special enrollment period will end and you may not be able to enroll, so you should take action right away. In addition, during what is called an "open enrollment" period, anyone can enroll in Marketplace coverage.

To find out more about enrolling in the Marketplace, such as when the next open enrollment period will be and what you need to know about qualifying events and special enrollment periods, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a>.

## If I sign up for COBRA continuation coverage, can I switch to coverage in the Marketplace? What about if I choose Marketplace coverage and want to switch back to COBRA continuation coverage?

If you sign up for COBRA continuation coverage, you can switch to a Marketplace plan during a Marketplace open enrollment period. You can also end your COBRA continuation coverage early and switch to a Marketplace plan if you have another qualifying event such as marriage or birth of a child through something called a "special enrollment period." But be careful though - if you terminate your COBRA continuation coverage early without another qualifying event, you'll have to wait to enroll in Marketplace coverage until the next open enrollment period, and could end up without any health coverage in the interim.

Once you've exhausted your COBRA continuation coverage and the coverage expires, you'll be eligible to enroll in Marketplace coverage through a special enrollment period, even if Marketplace open enrollment has ended.

If you sign up for Marketplace coverage instead of COBRA continuation coverage, you cannot switch to COBRA continuation coverage under any circumstances.

#### Can I enroll in another group health plan?

You may be eligible to enroll in coverage under another group health plan (like a spouse's plan), if you request enrollment within 30 days of the loss of coverage.

If you or your dependent chooses to elect COBRA continuation coverage instead of enrolling in another group health plan for which you're eligible, you'll have another opportunity to enroll in the other group health plan within 30 days of losing your COBRA continuation coverage.

#### What factors should I consider when choosing coverage options?

When considering your options for health coverage, you may want to think about:

- <u>Premiums</u>: Your previous plan can charge up to 102% of total plan premiums for COBRA coverage. Other options, like coverage on a spouse's plan or through the Marketplace, may be less expensive.
- <u>Provider Networks</u>: If you're currently getting care or treatment for a condition, a change
  in your health coverage may affect your access to a particular health care provider. You
  may want to check to see if your current health care providers participate in a network as
  you consider options for health coverage.
- <u>Drug Formularies</u>: If you're currently taking medication, a change in your health coverage may affect your costs for medication and in some cases, your medication may not be covered by another plan. You may want to check to see if your current medications are listed in drug formularies for other health coverage.
- <u>Severance payments</u>: If you lost your job and got a severance package from your former employer, your former employer may have offered to pay some or all of your COBRA

- payments for a period of time. In this scenario, you may want to contact the Department of Labor at 1-866-444-3272 to discuss your options.
- Service Areas: Some plans limit their benefits to specific service or coverage areas so if you move to another area of the country, you may not be able to use your benefits. You may want to see if your plan has a service or coverage area, or other similar limitations.
- Other Cost-Sharing: In addition to premiums or contributions for health coverage, you probably pay copayments, deductibles, coinsurance, or other amounts as you use your benefits. You may want to check to see what the cost-sharing requirements are for other health coverage options. For example, one option may have much lower monthly premiums, but a much higher deductible and higher copayments.

#### For more information

This notice doesn't fully describe continuation coverage or other rights under the Plan. More information about continuation coverage and your rights under the Plan is available in your summary plan description or from the Plan Administrator.

If you have questions about the information in this notice, your rights to coverage, or if you want a copy of your summary plan description, contact [enter name of party responsible for COBRA administration for the Plan, with telephone number and address].

For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, visit the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) website at <a href="https://www.dol.gov/ebsa">www.dol.gov/ebsa</a> or call their toll-free number at 1-866-444-3272. For more information about health insurance options available through the Health Insurance Marketplace, and to locate an assister in your area who you can talk to about the different options, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a>.

#### Keep Your Plan Informed of Address Changes

To protect your and your family's rights, keep the Plan Administrator informed of any changes in your address and the addresses of family members. You should also keep a copy of any notices you send to the Plan Administrator.

#### **COBRA Continuation Coverage Election Form**

Instructions:	To elect COBRA continuation coverage, complete this Election Form and return it to us.
Under federal	law, you have 60 days after the date of this notice to decide whether you want to elect
COBRA conti	nuation coverage under the Plan.

Send completed Election Form to: [Enter Name and Address]

This Election Form must be completed and returned by mail [or describe other means of submission and due date]. If mailed, it must be post-marked no later than [enter date].

If you don't submit a completed Election Form by the due date shown above, you'll lose your right to elect COBRA continuation coverage. If you reject COBRA continuation coverage before the due date, you may change your mind as long as you submit a completed Election Form before the due date. However, if you change your mind after first rejecting COBRA continuation coverage, your COBRA continuation coverage will begin on the date you submit the completed Election Form.

Read the important information about your rights included in the pages after the Election Form.

I (We) elect COBRA continuation coverage in the [enter name of plan] (the Plan) listed below:

#### **Important Information About Payment**

#### First payment for continuation coverage

You must make your first payment for continuation coverage no later than 45 days after the date of your election (this is the date the Election Notice is postmarked). If you don't make your first payment in full no later than 45 days after the date of your election, you'll lose all continuation coverage rights under the Plan. You're responsible for making sure that the amount of your first payment is correct. You may contact [enter appropriate contact information, e.g., the Plan Administrator or other party responsible for COBRA administration under the Plan] to confirm the correct amount of your first payment.

#### Periodic payments for continuation coverage

After you make your first payment for continuation coverage, you'll have to make periodic payments for each coverage period that follows. The amount due for each coverage period for each qualified beneficiary is shown in this notice. The periodic payments can be made on a monthly basis. Under the Plan, each of these periodic payments for continuation coverage is due [enter due day for each monthly payment] for that coverage period. [If Plan offers other payment schedules, enter with appropriate dates: You may instead make payments for continuation coverage for the following coverage periods, due on the following dates:]. If you make a periodic payment on or before the first day of the coverage period to which it applies, your coverage under the Plan will continue for that coverage period without any break. The Plan [select one: will or will not] send periodic notices of payments due for these coverage periods.

#### Grace periods for periodic payments

Although periodic payments are due on the dates shown above, you'll be given a grace period of 30 days after the first day of the coverage period [or enter longer period permitted by Plan] to make each periodic payment. You'll get continuation coverage for each coverage period as long as payment for that coverage period is made before the end of the grace period. [If Plan suspends coverage during grace period for nonpayment, enter and modify as necessary: If you pay a periodic payment later than the first day of the coverage period to which it applies, but before the end of the grace period for the coverage period, your coverage will be suspended as of the first day of the coverage period and then retroactively reinstated (going back to the first day of the coverage period) when the periodic payment is received. This means that any claim you submit for benefits while your coverage is suspended may be denied and may have to be resubmitted once your coverage is reinstated.]

If you don't make a periodic payment before the end of the grace period for that coverage period, you'll lose all rights to continuation coverage under the Plan.

Your first payment and all periodic payments for continuation coverage should be sent to:

[enter appropriate payment address]

# Exhibit B

Case 8:17-cv-00117-RAL-AEP

Documents of 27 Page 23 of 27 Page 23 of 27 Page 23 Division: Benefit Services

P.O. Box 221709 Louisville, KY 40252 Ph: (866) 747-0048

## COBRA CONTINUATION COVERAGE ELECTION NOTICE AND OTHER HEALTH COVERAGE ALTERNATIVES

#### la North for the last of the l

BRENT DAVIS 10609 DIXON DRIVE RIVERVIEW, FL 33579

alification Date: 09/19/2016 tification Date: 10/04/2016

#### 'UDA ADICIONAL PARA LOS EMPLEADOS QUE HABLAN ESPAÑOL:

te aviso contiene información importante acerca de su derecho a continuar con su cobertura de salud. Si necesita ayuda, por favor, póngase en stacto con UnitedHealthcare COBRA al teléfono 1(866) 747-0048 y pida que le transfieran con un Representante del Servicio al Cliente que hable pañol.

ease carefully read and review the information in this notice as it contains important information about your right to continue your group benefit verage, as well as other health coverage alternatives that may be available to you through the Health Insurance Marketplace at vw. HealthCare.gov or call 1-800-318-2596. You may be able to get coverage through the Health Insurance Marketplace that costs less than IBRA continuation coverage.

ease read the information in this notice very carefully before you make your decision. If you choose to elect COBRA continuation coverage, you suld use the election agreement on the following page.

u have had an event; Involuntary Termination, that will result in a loss of coverage under the ABM Industries Incorporated group benefit plan(s), der provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985, this is a qualifying event that will entitle you, your covered suse and dependent child(ren), if any, to elect to continue coverage (known as "COBRA coverage") under the plan up to 18 Months from the date your qualifying event.

ch of the following individuals is entitled to elect to continue coverage he or she was enrolled in under the Plan. If a family member was covered a day before the qualifying event and is not listed below, please add that information to the Election Agreement.

#### ame (First Last)

#### Relationship

RENT R DAVIS

Self

ease note: If your election contains coverage for your dependents, confirmation of the demographics and the social security number of the pendent(s) is required to complete your enrollment.

you elect to continue your coverage under the Plan, your continuation coverage will begin on the start date shown below. The enclosed Election reement must be returned to UnitedHealthcare no later than the Election Expires date. If you do not return the completed Election Agreement by s date, you will lose your right to elect continuation coverage.

			About 1	A Property Control	Billing	Election 1
acilei Name		Coverage	design and the	and the second	W Peliad 73	Date V. Date
IHC Comprehensive Value F		Participant Only				10/01/2016 12/02/20
fetLife Dental PPO	A Company of the Comp	Participant Only				10/01/2016 12/02/20
'SP Vision		Participant Only				10/01/2016 12/02/20

is notice provides important information concerning your rights and what you have to do to continue your coverage under the Plan. If you have

пргоует гчаще. Адмі maustries інсогрогасец

#### Case 8:17-cv-00117-RAL-AEP Document 1 Filed 01/17/17 Page 24 of 27 PageID 24 **ELECTION AGREEMENT**

ie primary qualified beneficiary may elect to continue coverage on behalf of all eligible dependents, which were covered the day before the alifying event. If the primary qualified beneficiary has declined coverage, a dependent (or legal guardian) may elect independent coverage. Each gible family member may elect coverage independently by completing a separate copy of this ELECTION AGREEMENT.

nitedHealthcare offers you the ability to enroll online to save you time and money. To take advantage of this easy enrollment process, go to ww.uhcservices.com and register as a user. If you enroll online, you do not need to return this form. You must enroll by the Election Expires date low or you and all eligible family members will lose your right to continuation coverage.

we) elect the coverage(s) checked below for myself and my eligible dependents, if any:

UHC Comprehensive Value Plan	Coverage Participant Only Participant Only	\$ 610.96 \$ 40.23	\$610.96 \$40.23	1 Month	10/01/2016 12/02/20 10/01/2016 12/02/20 10/01/2016 12/02/20
EPENDENT INFORMATION ease check the members below who are elect r example spouse only or child only, the foll cormation is not provided, this could possib cial security number for that dependent must curity number on or before six months of ag	cting to continue coverage. Sho lowing information must be pro- ly delay your enrollment and e	uld you decide to	elect individual co	overage for any o	f your dependents, f any of the
Name (First Last)	Birth Date Sex	Refs	ationshin	Ale CON	

BRENT R DAVIS	<u>Birth Date</u> 04/13/1956	<u>Sex</u> Male	Relationship Self	<u>Alt.SSN</u>
a spouse and/or dependent was covered under the	he plan(s) prior to th	e qualifying e	vent, but not listed, please p	provide their information.
lave read the COBRA CONTINUATION COVE sitedHealthcare or the Plan Administrator if I or we a change of address.	RAGE ELECTION any covered depend	NOTICE and ents become c	understand my election rig overed by another group he	hts. I agree to notify ealth plan or entitled to Medicare or
znature	Ī	Date	Phone Number	
int Name		Smail Address		

Email Address

nited Healthcare offers you the ability to enroll online to save you time and money. To take advantage of this easy enrollment process, go to vw.uhcservices.com and register as a user.

herwise, please return this completed Election Agreement to:

ritedHealthcare ). Box 221709 ulsville, KY 40252 rcomplete the information for your 119-th reparement. We be writed or Deliver and hay the his Banger abunded we have

aying by check, your premium payment must be returned along with the remittance slip for the payment period(s) you are paying. The initial impayment must include full payment from the date you lost coverage under the plan to the current month's premium payment. Please make heck payable to UnitedHealthcare and mail to the address on the remittance slip below.

tedHealthcare offers you the ability to make premium payments through Electronic Funds Transfer (EFT) directly from your checking or account. If you decide to sign up for automatic withdrawals, they will continue as the premiums come due until either cancelled by thing the request in writing or by canceling insurance coverage(s). To take advantage of this easy payment process, login to uncervices.com ick on the link to complete the information for your automatic payment.

s returned or EFTs rejected for insufficient funds or checks, which cannot otherwise be cashed, do not constitute payment. Please note invoi a mailed to you as a courtesy reminder even if you have signed up for Electronic Funds Transfer.

to delay processing of your payment or request for changes do not include correspondences with your payment. If you do not enroll online, send all correspondences to:

lHealthcare ox 221709 /ille, KY 40252

do not make your payment online, please mail your payment only to:

1Healthcare ox 713082 mati, OH 45271-3082

\*\*\*Please cut the remittance slip below and return with your payment. \*\*\*

3, BRENT RVIEW, FL 33579

> Mail and Make Checks Payable to: UnitedHealthcare P.O. Box 713082 Cincinnati, OH 45271-3082



приоует туание. Амогут пициянтех инсогрогатец

## Case 8:17-cv-00117-RAL-AEP Document 1 Filed 01/17/17 Page 26 of 27 PageID 26 ELECTION AGREEMENT

ne primary qualified beneficiary may elect to continue coverage on behalf of all eligible dependents, which were covered the day before the alifying event. If the primary qualified beneficiary has declined coverage, a dependent (or legal guardian) may elect independent coverage. Each gible family member may elect coverage independently by completing a separate copy of this ELECTION AGREEMENT.

nitedHealthcare offers you the ability to enroll online to save you time and money. To take advantage of this easy enrollment process, go to www.uhcservices.com and register as a user. If you enroll online, you do not need to return this form. You must enroll by the Election Expires date low or you and all eligible family members will lose your right to continuation coverage.

we) elect the coverage(s) checked below for myself and my eligible dependents, if any:

	-				
☐ UHC Comprehensive Value Plan ☐ MetLife Dental PPO	Coverage Participant Only Participant Only	\$ 610.96 \$ 40.23	\$ 610.96 \$ 40.23	1 Month	10/01/2016 12/02/21
EPENDENT INFORMATION ease check the members below who are elect example spouse only or child only, the folformation is not provided, this could possib cial security number for that dependent must curity number on or before six months of against the country number on or before six months.	cting to continue coverage. S lowing information must be ly delay your enrollment and st be provided. If the child is	Should you decide to provided in order to	elect individual co	overage for any of	your dependents, any of the
Name (First Last)	Birth Date	Sex Rel	ationship	Alt.SSN	
☐ BRENT R DAVIS	04/13/1956	Male Self	•		

☐ BRENT R DAVIS	04/13/1956	Male	Self	Altooty
a spouse and/or dependent was covered und	er the plan(s) prior to th	ie qualifying e	vent, but not listed, plea	se provide their information.
ave read the COBRA CONTINUATION COnitedHealthcare or the Plan Administrator if I we a change of address.	OVERAGE ELECTION I or any covered depend	NOTICE and lents become o	understand my election overed by another group	rights. I agree to notify o health plan or entitled to Medicare or
znature		Date	Phone Number	er
int Name		Email Address		

ittedHealthcare offers you the ability to enroll online to save you time and money. To take advantage of this easy enrollment process, go to vw.uhcservices.com and register as a user.

herwise, please return this completed Election Agreement to:

ntedHealthcare

D. Box 221709

uisville, KY 40252

complete the information for your 1919-the parternt. Does we the die of the flat the contract the contract of the contract of

aying by check, your premium payment must be returned along with the remittance slip for the payment period(s) you are paying. The initial impayment must include full payment from the date you lost coverage under the plan to the current month's premium payment. Please make heck payable to UnitedHealthcare and mail to the address on the remittance slip below.

tedHealthcare offers you the ability to make premium payments through Electronic Funds Transfer (EFT) directly from your checking or account. If you decide to sign up for automatic withdrawals, they will continue as the premiums come due until either cancelled by thing the request in writing or by canceling insurance coverage(s). To take advantage of this easy payment process, login to uncervices.com ick on the link to complete the information for your automatic payment.

s returned or EFTs rejected for insufficient funds or checks, which cannot otherwise be cashed, do not constitute payment. Please note invoi a mailed to you as a courtesy reminder even if you have signed up for Electronic Funds Transfer.

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lHealthcare ox 221709 /ille, KY 40252

do not make your payment online, please mail your payment only to:

lHealthcare ox 713082 inati, OH 45271-3082

\*\*\*Please cut the remittance slip below and return with your payment.\*\*\*

S, BRENT RVIEW, FL 33579

> Mail and Make Checks Payable to: UnitedHealthcare P.O. Box 713082 Cincinnati, OH 45271-3082



JS 44 (Rev. 12/12)

#### **CIVIL COVER SHEET**

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS First Listed Plaintiff KIMBERLY DAVIS	First Listed Plaintiff					A LEAGAS, ir	ndividually and LEE
(b) County of Residence of First Listed Plaintiff Pinellas				LEAGAS, individual County of Residence		ed Defendant	Pinellas
•	XCEPT IN U.S. PLAINTIFF C					LAINTIFF CASES	
				NOTE: IN LAND CO THE TRACT	ONDEMNATI I OF LAND IN	ON CASES, USE T VOLVED.	THE LOCATION OF
(c) Attorneys (Firm Name,				Attorneys (If Known)			
Gregory A. Owen: 2154 Duck Slough	s, Esquire, Bouzas Ov S Blvd - Suite 101	vens, PA,		Unknown			
Trinity, FL 34655		54-5255					
II. BASIS OF JURISDI	CTION OF THE WAY	2 P O. L.)	ш ст	L TIZENCIIID AE D	DINCTDA	I DADTIEC	(Place an "X" in One Box for Plainti
	CITON (Place an X in C	ле Бох Оп <i>іу</i> ј		(For Diversity Cases Only)	RENCEFA	L PARITES	(Place an "X" in One Box for Plainti and One Box for Defendant)
☐ 1 U.S. Government Plaintiff	3 Federal Question (U.S. Government	Not - Books	منت.	_	TF DEF	7 41. D	PTF DEF
ramm	(O.S. Government	Not a Partyj	Citiza	an or i ma State	, , , ,	Incorporated or Pr of Business In T	
2 U.S. Government Defendant	☐ 4 Diversity (Indicate Citizensh	up of Parties in Item III)	Citize	en of Another State	2 🗇 2	Incorporated and I of Business In A	
				en or Subject of a	3 🗇 3	Foreign Nation	06 0 ^
IV. NATURE OF SUIT	(Place an "X" in One Box O	nly)					
CONTRACT		PRTS		RFEITURE/PENALTY		KRUPTCY	OTHER STATUTES
☐ 110 Insurance ☐ 120 Marine	PERSONAL INJURY  310 Airplane	PERSONAL INJURY  365 Personal Injury -	Y   D 62	5 Drug Related Seizure of Property 21 USC 881	☐ 422 Appe ☐ 423 With	al 28 USC 158 Irawal	☐ 375 False Claims Act ☐ 400 State Reapportionment
☐ 130 Miller Act	☐ 315 Airplane Product	Product Liability	C 69	0 Other		SC 157	☐ 410 Antitrust
☐ 140 Negotiable Instrument ☐ 150 Recovery of Overpayment	Liability ☐ 320 Assault, Libel &	☐ 367 Health Care/ Phermaceutical			PROPER	TY RIGHTS	430 Banks and Banking  450 Commerce
& Enforcement of Judgment		Personal Injury	1		□ 820 Copyr	rights	☐ 460 Deportation
☐ 151 Medicare Act ☐ 152 Recovery of Defaulted	☐ 330 Federal Employers'  Liability	Product Liability  368 Asbestos Personal			☐ 830 Patem ☐ 840 Trade		☐ 470 Racketeer Influenced and Corrupt Organizations
Student Loans	☐ 340 Marine	Injury Product		*			☐ 480 Consumer Credit
(Excludes Veterans)  153 Recovery of Overpayment	☐ 345 Marine Product Liability	Liability PERSONAL PROPER	TY 💆 710	LABOR  O Fair Labor Standards	SOCIAL 861 HIA (	SECURITY 1395ff)	☐ 490 Cable/Sat TV ☐ 850 Securities/Commodities/
of Veteran's Benefits	350 Motor Vehicle	370 Other Fraud		Act	☐ 862 Black	Lung (923)	Exchange
☐ 160 Stockholders* Suits ☐ 190 Other Contract	☐ 355 Motor Vehicle Product Liability	371 Truth in Lending 380 Other Personal	D 72	0 Labor/Management Relations	☐ 863 DIWO	C/DIWW (405(g)) Title XVI	☐ 890 Other Statutory Actions ☐ 891 Agricultural Acts
☐ 195 Contract Product Liability	☐ 360 Other Personal	Property Damage		Railway Labor Act	🗖 865 RSI (4		☐ 893 Environmental Matters
☐ 196 Franchise	Injury  362 Personal Injury -	☐ 385 Property Damage Product Liability	10 75.	l Family and Medical Leave Act	ĺ		☐ 895 Freedom of Information Act
REAL PROPERTY	Medical Malpractice CIVIL RIGHTS	PRISONER PETITION		Other Labor Litigation	-	T	B96 Arbitration
210 Land Condemnation	1 440 Other Civil Rights	Habeas Corpus:	<b>S</b> U 79.	I Employee Retirement Income Security Act		L TAX SUITS (U.S. Plaintiff	899 Administrative Procedure Act/Review or Appeal of
220 Foreclosure	441 Voting	☐ 463 Alien Detainee			or De	fendant)	Agency Decision
☐ 230 Rent Lease & Ejectment☐ 240 Torts to Land	☐ 442 Employment ☐ 443 Housing/	510 Motions to Vacate Sentence			□ 871 IRS— 26 US	Third Party IC 7609	☐ 950 Constitutionality of State Statutes
☐ 245 Tort Product Liability	Accommodations	☐ 530 General					
☐ 290 All Other Real Property	☐ 445 Amer. w/Disabilities - Employment	535 Death Penalty Other:	□ 462	IMMIGRATION  Naturalization Application	İ		
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	Other  448 Education	550 Civil Rights 555 Prison Condition		Actions			
		☐ 560 Civil Detainee -					
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V. ORIGIN (Place an "X" in	One Box Only)				<u></u>		
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			e filing (D	o not cite jurisdictional state	utes unless div	ersity):	
VI. CAUSE OF ACTIO	ibner description of ca		Minimun	n Wages)			
VII. REQUESTED IN	<del>'</del>	IS A CLASS ACTION		CMAND \$		-	if demanded in complaint:
COMPLAINT: VIII. RELATED CASE		·, · · · · · · · · · · · · · · · · · ·	-			RY DEMAND:	X Yes □ No
IF ANY	(See instructions):	JUDGE			DOCKET	NUMBER	
DATE	<del></del>	SIGNATURE OF ATT	ORNEY O	F RECORD			
01/10/2017		<u>-</u>					
FOR OFFICE USE ONLY RECEIPT # AM	OUNT	APPLYING IPP		IUDGE		MAG IIID	Œ

## **ClassAction.org**

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: <u>Lawsuit Says ABM Facility Services Failed to Give COBRA Notice</u>