



## LGBTQIA+ Mental Health

Stressors put on the LGBTQIA+ community put these individuals at a higher risk for mental health issues. Identifying as part of the LGBTQIA+ community doesn't cause mental health struggles, but rather they form around the experiences of discrimination, stigma, isolation, exclusion, and rejection. Mental health struggles can manifest itself differently in each person, such as:

- Low self-esteem
- Depression
- Anxiety
- Panic attacks
- Anger
- Paranoia
- Disordered eating
- Insomnia
- Drug or alcohol abuse
- Self-harm
- Suicidal feelings or ideation

Prioritizing mental health care is crucial, and the good news is there are several resources available that specialize in LGBTQIA+ issues and experiences, including **The Trevor Project**. All messages and conversations are anonymous and confidential.

- Text "START" to 678-678
- Call 866-488-7386
- Start an [online chat](#) with a Trevor counselor



## BENEFIT SPOTLIGHT

### COBRA Benefits

If you leave your employer, one option for continuing healthcare coverage is COBRA, which stands for the Consolidated Omnibus Budget Reconciliation Act. With COBRA, you can avoid a lapse in coverage for up to 18 months (coverage can be extended to 29 months if you are considered disabled by the Social Security Administration).

#### Eligibility

According to the [Department of Labor](#), you are entitled to elect COBRA continuation coverage if you meet certain criteria, including job loss (for anything other than gross misconduct) or divorce or legal separation from a covered employee.

#### The Cost of COBRA

A COBRA coverage premium will be more expensive than what it was under your group health plan because you pay both your portion of the premium and what the employer paid.

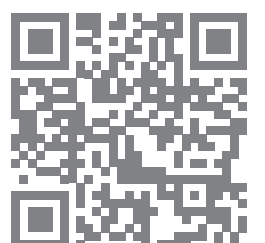
#### Enrolling in COBRA

You have a 60-day window from when you are given notice whether you want to enroll in COBRA. Even if you initially waive your coverage, you can still enroll later if it's still within the 60-day window (for example, on day 57), however, the coverage is retroactive, meaning you would have to backpay those first 57 days.



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