

COBRA Eligibility

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Employer Services Trainer

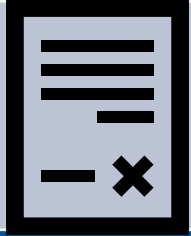


Learning Objectives

1. Describe COBRA
2. Identify Qualifying Events
3. Define Responsibilities
4. Determine COBRA Timeline



What is COBRA?



Consolidated Omnibus Budget
Reconciliation Act

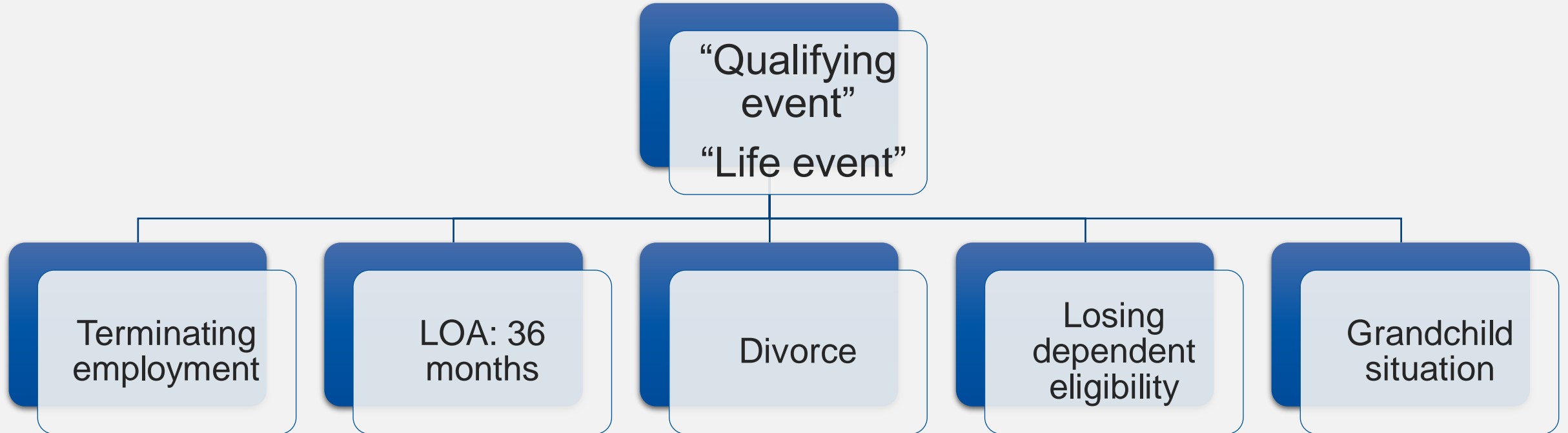


Extension of coverage for
subscribers/dependents

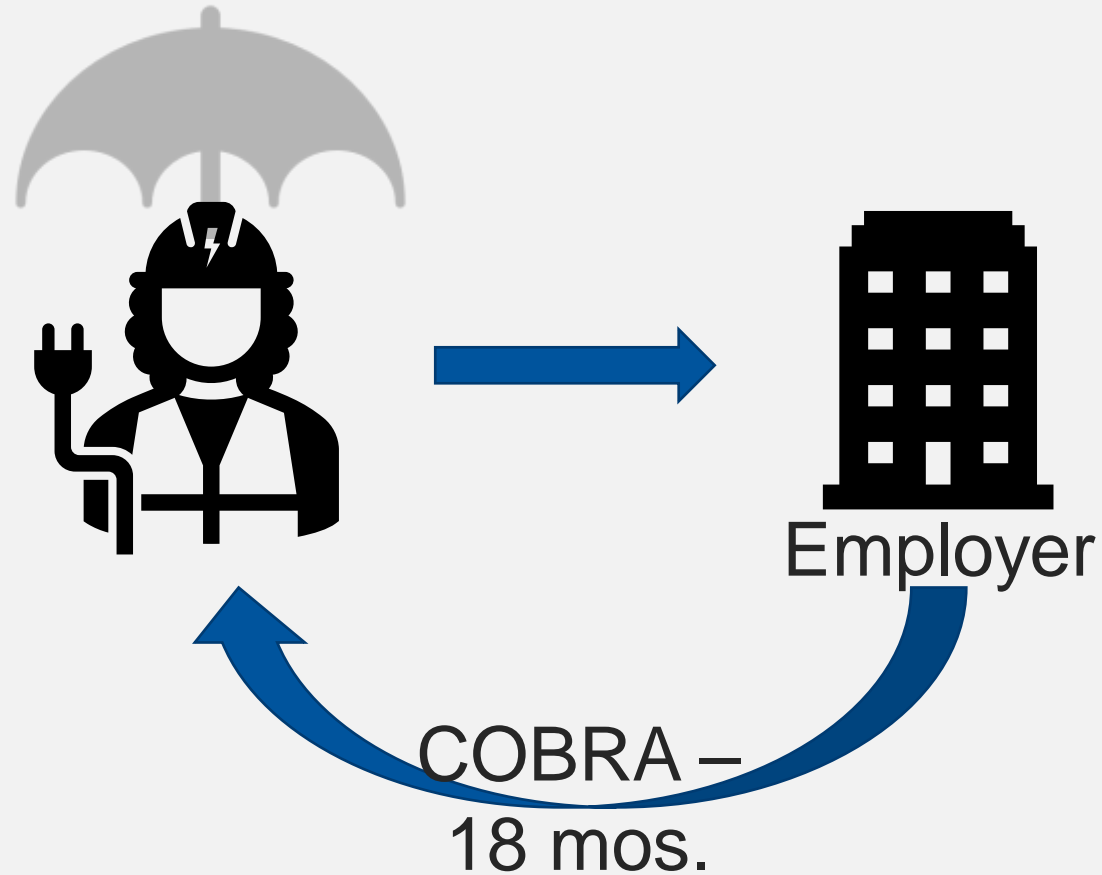


Triggered by qualifying event
terminating coverage

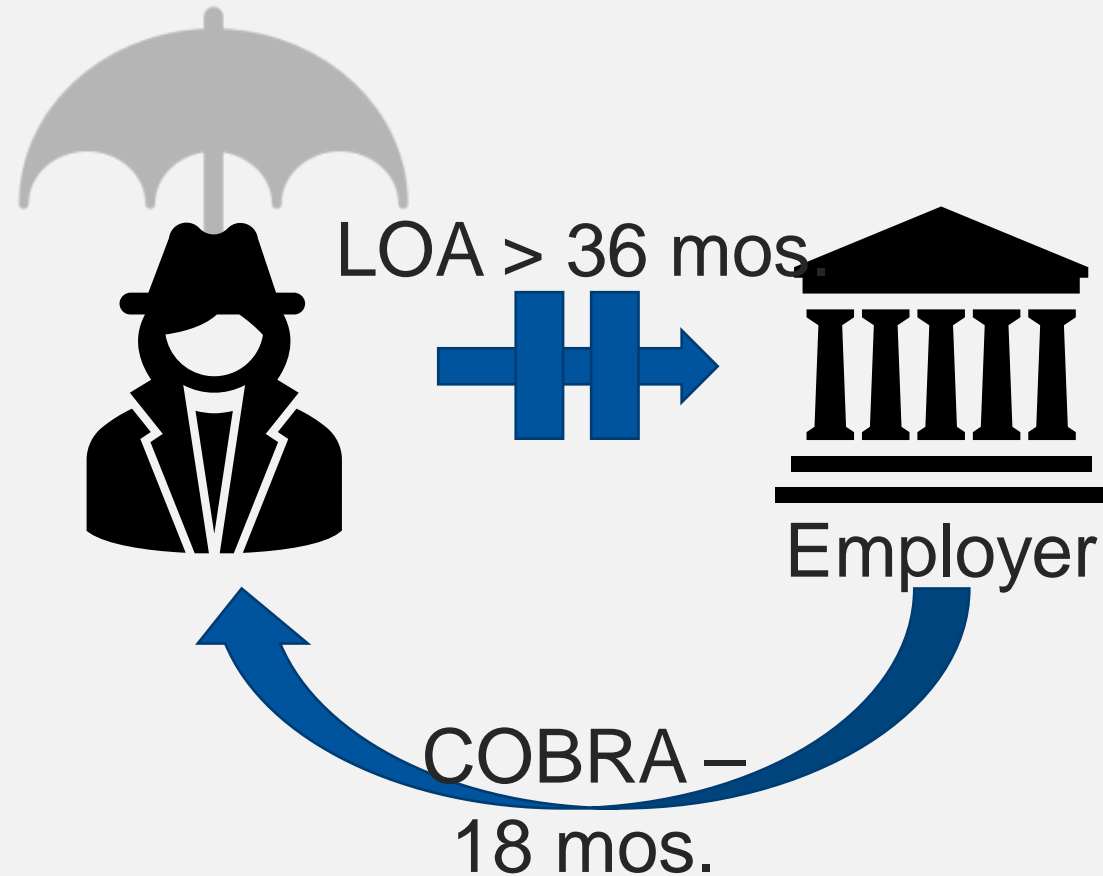
Who is Eligible?



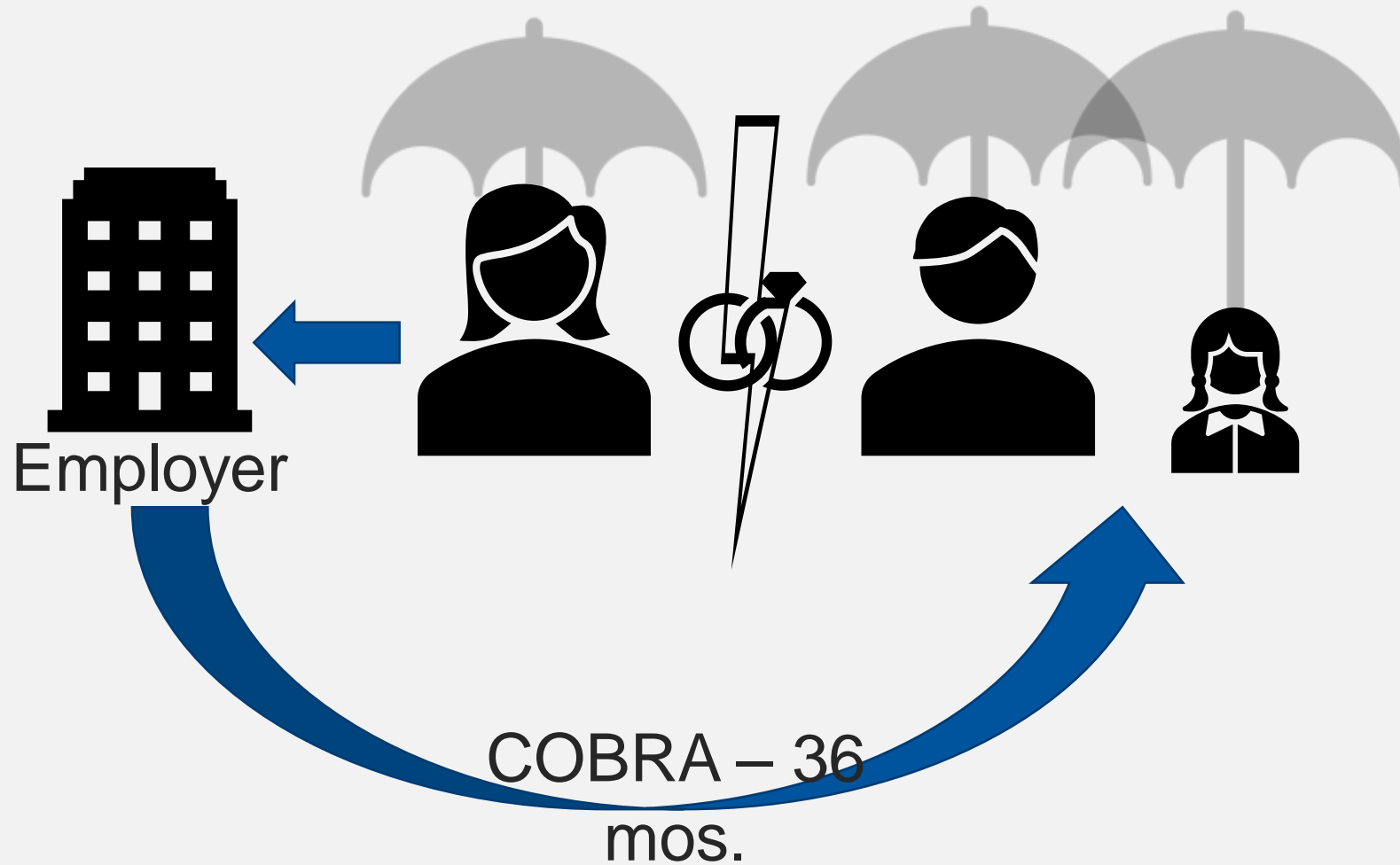
Terminating Employment



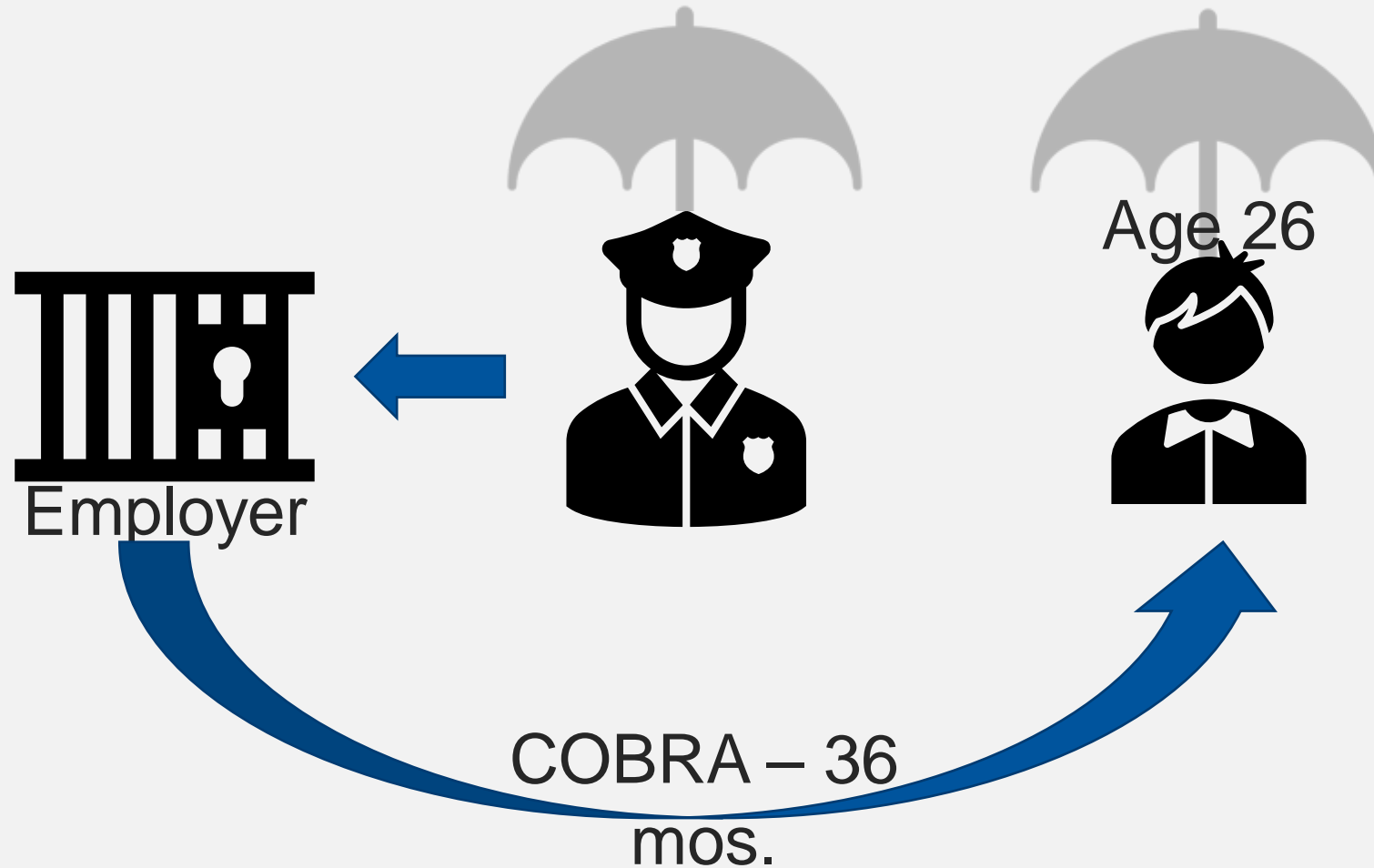
36 Month Leave of Absence



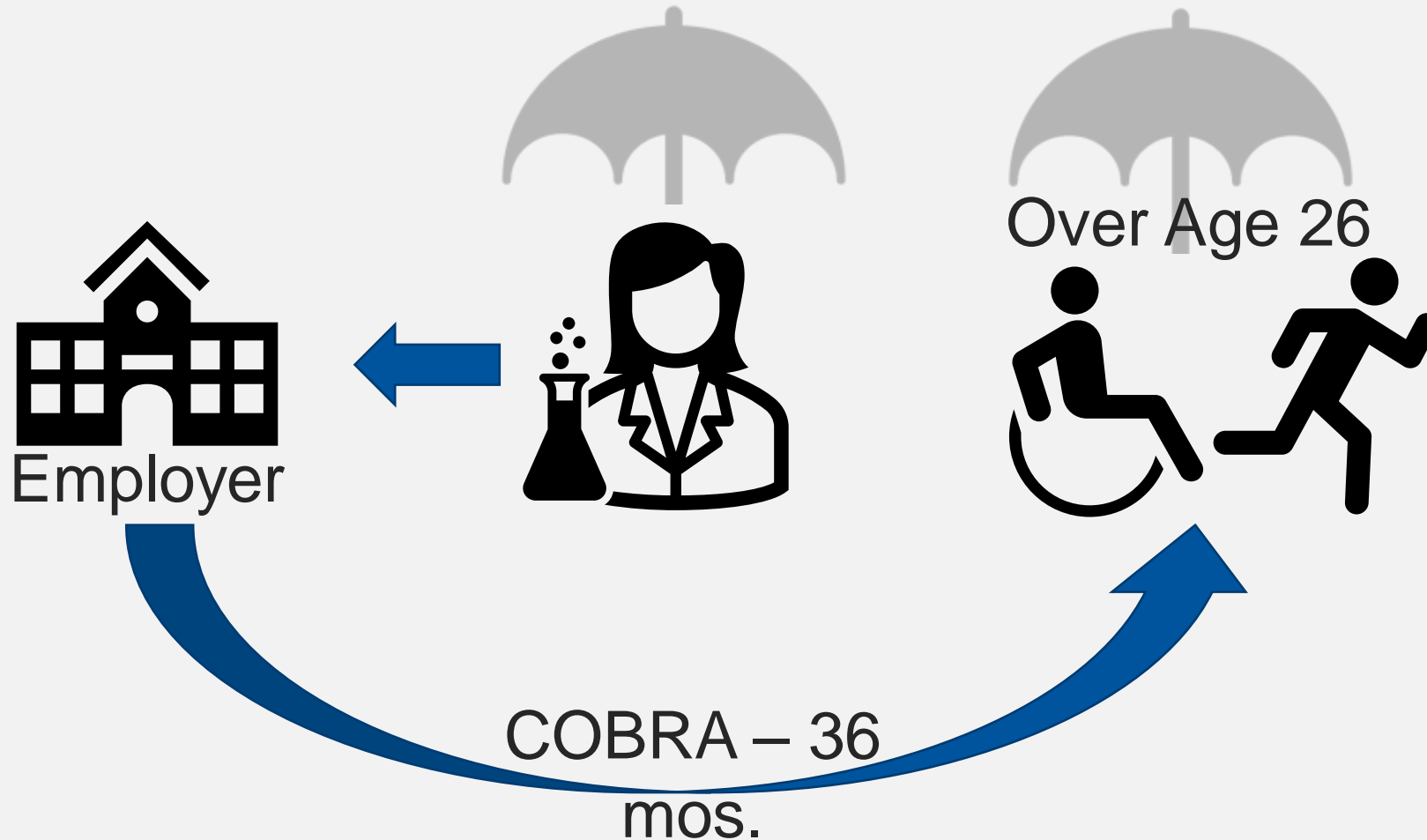
Divorce



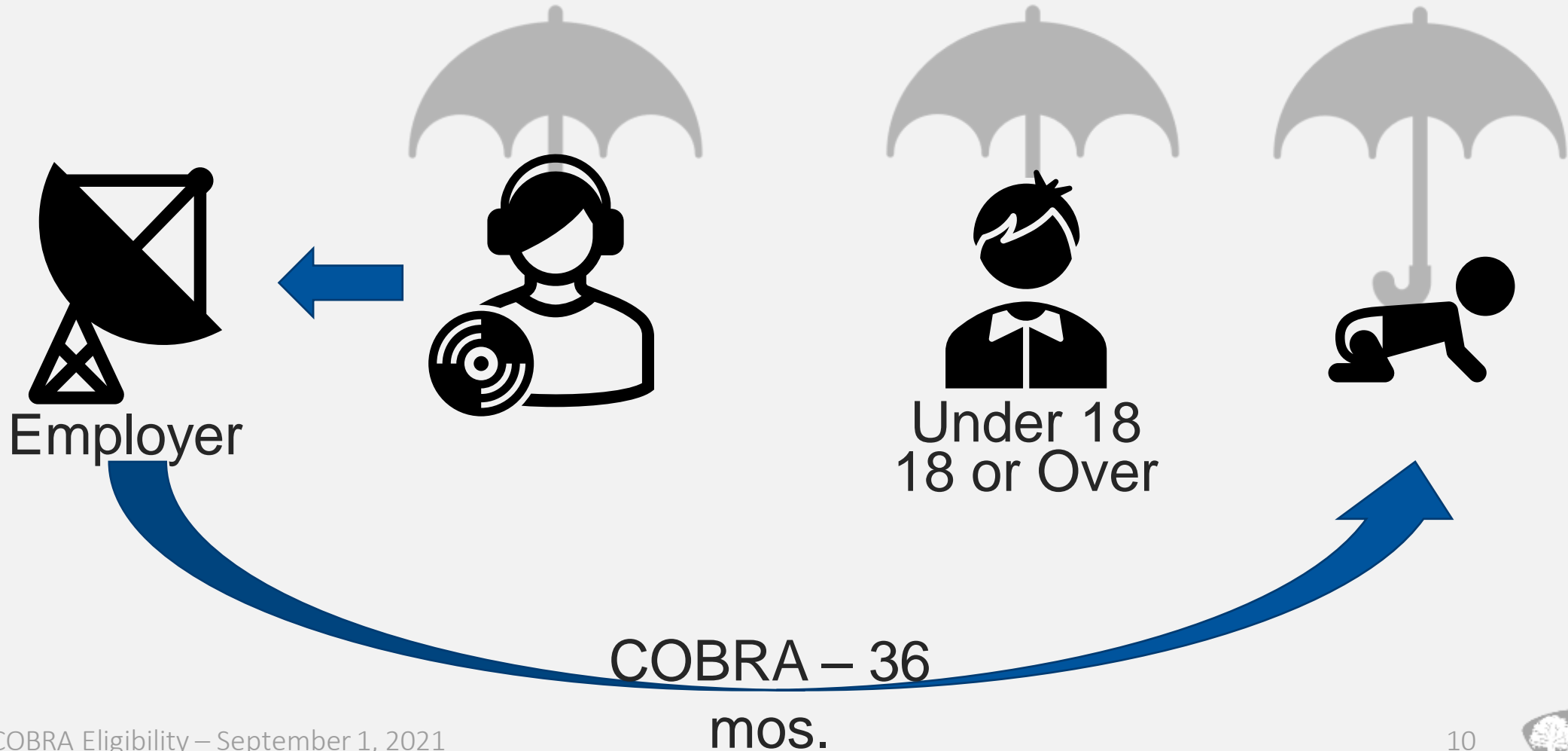
Dependent Ages Out



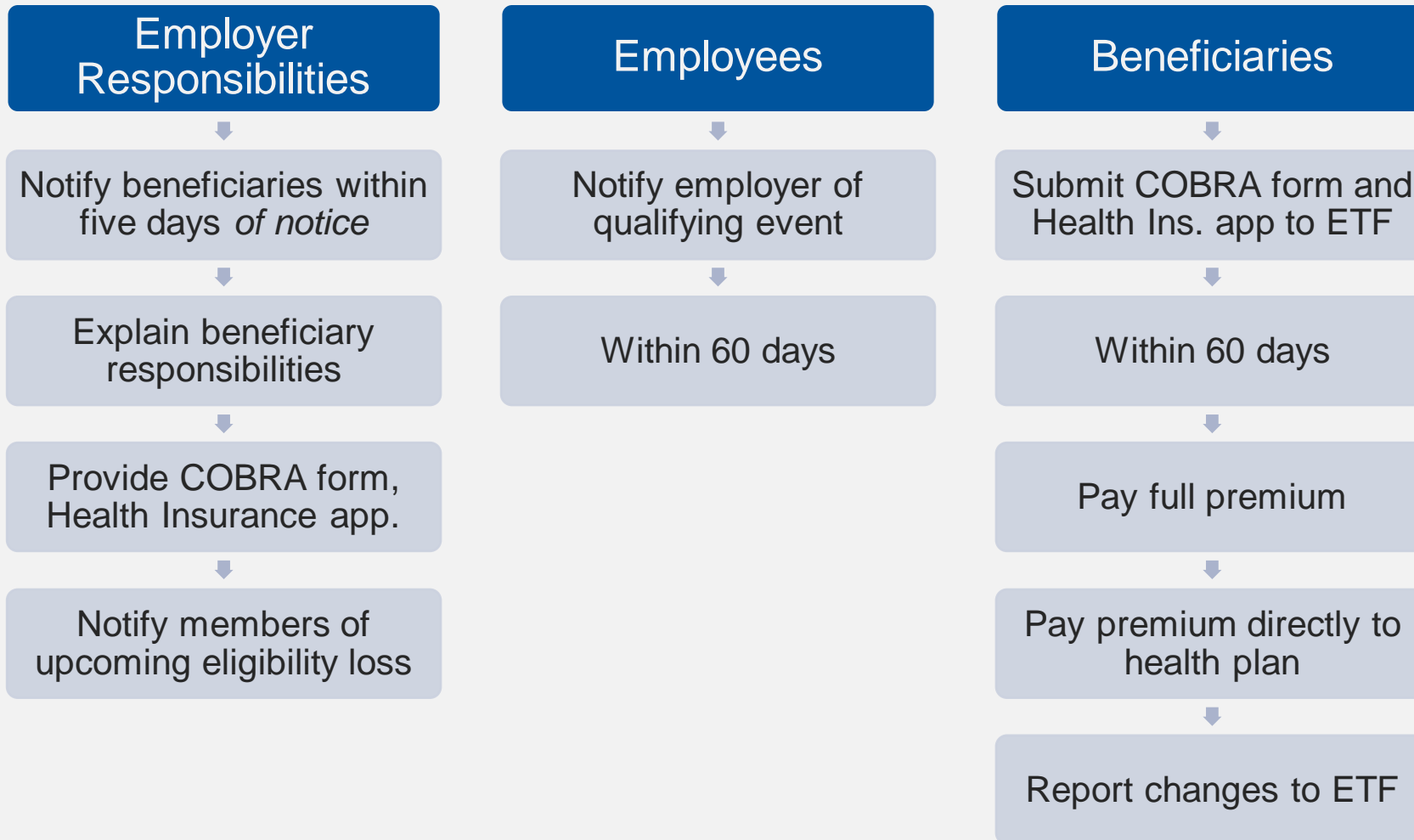
Dependent Loses Disability Status



“Grandchild” Situation



What is everyone's responsibilities?



What is the Timeline?

5 Days

- Employer must notify beneficiaries

60 Days

- Beneficiaries must notify ETF to accept COBRA

18 Months

- Termination
- Leave of Absence (36 months)
- “Late” divorce notice

36 Months

- Timely Divorce
- Dependent aging out
- Dependent losing disability status
- Grandchild situation

Thank you



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