

COBRA Termination of Health Benefits

Administrators are given the option to continue health insurance benefits under the Consolidated Omnibus Budget Reconciliation Act (“COBRA”) when their coverage would otherwise end because of a life event known as a “qualifying event” under COBRA. Some “qualifying events” are termination or reduction of work hours.

If employment is terminated within the first 5 calendar days of the month, health insurance benefits will be terminated effective immediately. If employment is terminated after the first 5 days of the calendar month, health insurance benefits will be terminated the last day of the month of employment. Administrators will be required to pay their share of dependent health and dental premiums through the end of the month.

At the time of termination, the administrator will receive notification of eligibility and instructions on how to enroll in COBRA. The administrator is solely responsible for timely, proper election of COBRA coverage and payment of the full COBRA premium.

For more details regarding COBRA continuation coverage, qualifying events and notification requirements, contact the Human Resources Department.