



## Procedure 420-04 COBRA Continuation of Benefits

Sponsor: Human Resources

### **Purpose**

To allow benefit eligible employees and their qualified beneficiaries continued medical, vision and dental coverage under certain qualifying events. This continued coverage is based on the Consolidated Omnibus Budget Reconciliation Act (COBRA).

### **Definitions**

None

### **Procedure**

#### Eligibility

Employees, and the employee's qualified beneficiaries, eligible to participate in the College's medical, vision and dental insurance program are eligible for continuation of benefits under COBRA after a qualifying event. The following list of qualifying events is not intended to be a complete list:

1. Termination of employment, voluntary or involuntary, except in cases of gross misconduct.
2. Death of covered employee.
3. Divorce or legal separation of a covered employee.
4. A dependent child ceasing to be a dependent under terms of the plan.
5. A covered employee becoming entitled to Medicare benefits.

#### Scope of Benefit

COBRA coverage is extended:

1. Up to 18 months for employees covered under the existing health or dental plan.
2. Up to 29 months for qualified beneficiaries whom the Social Security Administration determines to be disabled at the time of the qualifying event.
3. Up to 36 months for widows/widowers, divorcees, or other qualifying dependents.
4. Coverage will end earlier than above if the College's plan ends, premiums are not paid, coverage begins with another group health/dental plan, or the person becomes entitled to Medicare.

#### Notification Requirements

Covered employees or other beneficiaries are responsible for notifying the College of qualifying events. Notification requesting continued insurance coverage under COBRA must be received by the Human Resources Department within 60 days after the last day of employment or qualifying event.

#### Payment of Premium

The monthly cost of insurance continuation will be based on the College's monthly premium amount. An additional administrative fee may also be added to the monthly premium.

### **References**

None

**Procedure History**

03/24/2010 Reformatted

**Legal Review**

None