Continuation of Insurance Benefits (COBRA)

Summary - The Consolidated Omnibus Budget Reconciliation Act of 1985, or COBRA, allows employees, their spouses, and dependents, who would otherwise lose their health and/or dental insurance coverage, the right to continue existing coverage at group rates under certain qualifying conditions. Employees are directed to refer to the summary plan document for both the health and dental insurance plans for more detailed information regarding employee rights and responsibilities under this Act.

Eligibility - An individual is a "qualified beneficiary" and eligible for COBRA continuation if the individual is covered under a group health and/or dental insurance plan on the day before a qualifying event as either a covered employee, the spouse of a covered employee, or a dependent child of a covered employee. A child who is born to, or placed for adoption with, the covered employee during a period of COBRA coverage is also a qualified beneficiary.

Change in Status - In accordance with the rules and regulations of the insurance plans, employees must notify the Employee Benefits Division of the New York State Department of Civil Service of a divorce or termination of domestic partnership, of the Social Security determination that a qualified beneficiary was disabled at the time of the employee's termination or reduction in hours, or of a child's losing eligible dependent status under NYSHIP. Notification must occur within 60-calendar days from the date coverage ends. In the event of a separation from employment or reduction in your hours, the Employee Benefits Division will be notified automatically.