Policy Description

Section: Benefits
Subject: Continuation of Health and Dental Insurance Benefits (COBRA)
Policy: Compliance
Code: 814
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Policy
Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), an employee or qualified beneficiary who was covered by a group health and/or dental insurance plan on the day before a qualifying event occurs (such as termination of employment or reduction in hours) that causes loss of insurance coverage must be granted the ability to elect COBRA continuation coverage. A group health and/or dental insurance plan must provide qualified beneficiaries with an election notice, which describes their rights to continuation coverage and how to make an election.

Eligibility
When a qualifying event occurs, the Employee and/or the qualified beneficiaries will be contacted by the health and/or dental insurance plan provider. The Employee or qualified beneficiaries must promptly complete the necessary forms to ensure continuation of insurance coverage.