

## **COBRA BENEFITS (Medical Insurance)**

Under the Consolidated Omnibus Budget Reform Act (COBRA), an eligible employee and the eligible employee's family have the right to continue medical insurance coverage if the following qualifying events occur:

- the employee terminates for any reason other than gross misconduct;
- the employee dies;
- the child ceases to be a dependent child as defined under the group medical plan;
- the dependent is legally separated or divorced from the employee;
- the employee becomes entitled to Medicare.

In order to be eligible for COBRA coverage, an employee and dependents must have been covered immediately prior to the qualifying event. Employees must let the College know about divorce or legal separation or if a dependent ceases to be eligible under the College's medical insurance plan. Employees and their qualified beneficiaries are also responsible for notifying the College within 60 days of qualifying for social security disability benefits.

The information above is general in nature and does not outline all of the provisions of COBRA. Questions should be directed to the Benefits Administrator in Human Resources.