



COBRA Continuation of Benefits

What is COBRA?

COBRA is the Consolidated Omnibus Budget Reconciliation Act which is a Federal law that was enacted in 1986 for employers with twenty or more employees. The act requires employers to provide access to temporary health benefits for employees and/or their eligible dependents after the occurrence of a qualifying event.

Which of my benefits would be eligible?

As an employee, your COBRA eligible benefits are the health, dental vision and/or medical flex spending benefits you are currently enrolled in through your employer.

What is considered a qualifying event?

A COBRA qualifying event could be one of the following:

- Termination of Employment
 - Retirement
 - Reduction in Hours
- } *18 month extension*
- Armed Services Deployment
- 24 month extension*
- Termination Due to 100% Disability
- 29 month extension*
- Death of an Employee
 - Medicare Eligibility
 - Divorce or Legal Separation
 - Child loss of Dependent Status
- } *36 month extension*

What happens if I experience a qualifying event?

If you experience a qualifying event and are currently enrolled in your employer's health, dental, vision and/or medical flex spending benefits, your Human Resources Department will contact Combined Services LLC. Combined Services LLC will then send you a COBRA notice detailing COBRA guidelines, rates and deadlines. An election agreement is included within the COBRA notice. Please complete and return it to Combined Services LLC to be enrolled. If you do not wish to enroll, you may complete the declining coverage form and return it.

If you elect COBRA benefits, a Combined Services LLC representative will be assigned to work with you.