

Condensed Guide to COBRA Notifications



CobraHelp

**COBRA
Pro™**

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01

Initial Rights Notification to newly insured employees and spouses within 90 days of enrollment into group health benefits.

02

Qualified beneficiaries experiencing COBRA qualifying events are reported to Plan within 30 days of event date. Remove QB from coverage.

03

Employees & Eligible Dependents experiencing COBRA Qualifying Events should be sent the Notice of Right to Elect within 14 days of the event.
Hint: Different Notices for different event types. Send 1st class mail with proof of mailing.

04

Allow a 60 day election period from notification date, or from QE date, whichever is later. Enroll participant into continuation coverage upon receipt of initial premium payment.

05

Send any Change Notices including Open Enrollment and Rate Updates.

06

180 Day Notice to Plan Participants. Hint: If CA, CT, NY, or TX, include extension/state notifications.

07

End of Eligibility or Early Termination Notices to Participant