



COBRA COVERAGE

Under COBRA, employees and their dependents have a right to temporarily continue health insurance coverage when group health coverage would otherwise be lost due to certain qualifying events. These events include:

- Voluntary or involuntary job loss (with exception of gross misconduct)
- A reduction in work hours resulting in loss of eligibility
- Divorce or legal separation from employee
- Death of an employee
- Employee becoming entitled to Medicare
- A child's loss of dependent status

The type of qualifying event will determine who the qualified beneficiaries are and the period that continuation coverage must be offered.

How long does COBRA coverage last? COBRA coverage typically lasts a maximum of 18 months from the date coverage is elected. For dependents, coverage can typically be continued for up to 36 months.

In cases where the employee becomes disabled, the length of coverage may be extended to 29 months. If the employee experiences a second qualifying event during the regular COBRA coverage period, then the length of coverage may be extended to 36 months.

Who pays for the COBRA coverage? Employees who elect COBRA are required to pay 100 percent of the costs of health insurance under COBRA. The premium that is charged cannot exceed the full cost of coverage. You can request a COBRA estimate from the HR Manager.

Kizano will send the employee an invoice, in which payment is due on the 1st of every month. If employee payments are late, the employer can terminate coverage, but must first allow a 30-day grace period.

How do I enroll in COBRA? The employee has 60 days from their benefit termination date to decide whether they want to continue their insurance coverage. Please contact the Kizano HR Manager for the enrollment form. Erica McLaughlin – emclaughlin@kizano.com or 703-490-6444

Additional Resources

- [Frequently Asked Questions on COBRA Continuation Health Coverage](#) (PDF)
- [An Employer's Guide to Group Health Continuation Coverage Under COBRA](#) (PDF)