

BENEFITS CONTINUATION (COBRA) 308

Effective Date: 02/01/2016

The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) gives employees and their qualified beneficiaries the opportunity to continue health insurance coverage under Cass County's health plan when a "qualifying event" would normally result in the loss of eligibility. Some common qualifying events are resignation, termination of employment, or death of an employee; a reduction in an employee's hours or a leave of absence; an employee's divorce or legal separation; and a dependent child no longer meeting eligibility requirements.

Under COBRA, the employee or beneficiary pays the full cost of coverage at Cass County's group rates plus an administration fee of up to 2%. Cass County provides each eligible employee with a written notice describing rights granted under COBRA when the employee becomes eligible for coverage under Cass County's health insurance plan. The notice contains important information about the employee's rights and obligations.