

# Are you eligible for COBRA?

## What is COBRA?

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a set of laws put into place by the Department of Labor (DOL) in order to protect employees from the possibility of losing health insurance coverage.

Under COBRA, group health plan administrators must offer a continuation of group health insurance coverage to qualified beneficiaries for a limited period of time.

## Who are qualified beneficiaries?

Qualified beneficiaries are the individuals entitled to extended group health insurance under COBRA laws. In order to be a qualified beneficiary, you must experience a qualifying event or must be a dependent of someone experiencing a qualifying event.

## Types of qualifying events:

- 1 Voluntary or involuntary termination of employment for reasons other than "gross misconduct"
- 2 Reduction in hours of employment

I've experienced a qualifying event...does my employer need to offer COBRA continuation coverage?

