



COBRA: DEFINED

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

WHO SHOULD OFFER COBRA?

20+
Employees

Employers with a group health plan and 20 or more full-time employees are required by law to offer COBRA continuation coverage to qualified beneficiaries.

*Employees must be informed of their COBRA rights when first electing healthcare coverage and at the time of the qualifying event.

WHO CAN ENROLL?



- Resigned employees
- Fired employees
- Employees with reduced work hours
- Employees experiencing qualifying life events
- Dependents & spouse of eligible employee



Alpine is BerniePortal's exclusive third-party administrator that helps small & mid-sized businesses manage their employee benefits and COBRA.

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