



COBRA: QUALIFYING EVENTS

WHAT IS A QUALIFYING EVENT?

A life event that allows a person to make changes to their benefits mid-year including marriage, divorce, adopting or having a child, and losing other coverage.

QUALIFYING EVENTS FOR COVERED EMPLOYEES



- Termination of employment for any reason aside from gross misconduct
- Reduction of employment hours

QUALIFYING EVENTS FOR BENEFICIARIES

- Termination of a covered employee's employment for any reason aside from gross misconduct
- Reduction of employment hours for a covered employee
- A covered employee becomes entitled to Medicare
- Divorce/legal separation of the spouse from the covered employee
- Death of the covered employee
- Loss of dependent coverage (i.e. if a dependent child turns 26)



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

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