

NATIONAL ASSOCIATION OF REALTORS®
Human Resources Tool Kit

| COBRA Continuation Coverage Summary of Qualifying Events | | | |
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| Who Can Continue Coverage | Qualifying Event | Maximum Period of Continuation Coverage | Notification Responsibility |
| Employee and employee's dependents | <ul style="list-style-type: none"> ▪ Employment ends for any reason other than gross misconduct ▪ Hours are reduced below the minimum eligibility requirement | Earliest of: <ul style="list-style-type: none"> ▪ 18 months*, or ▪ Enrollment in other group coverage that has no pre-existing condition exclusion or Medicare, or ▪ Failure to pay the required premium | <ul style="list-style-type: none"> ▪ Employer must notify plan administrator of qualifying event within 30 days of the event ▪ Plan administrator must notify qualified beneficiaries of COBRA rights |
| Employee's ex-spouse and/or dependent children | <ul style="list-style-type: none"> ▪ Employee divorces or legally separates | Earliest of: <ul style="list-style-type: none"> ▪ 36 months, or ▪ Enrollment in other group coverage that has no pre-existing condition exclusion or Medicare, or ▪ Failure to pay the required premium | <ul style="list-style-type: none"> ▪ Employee or ex-spouse and/or dependent children must notify plan administrator of the divorce or legal separation within 60 days of the event ▪ Plan administrator must notify qualified beneficiaries of COBRA rights |
| Dependent children | <ul style="list-style-type: none"> ▪ Employee's dependent children are no longer eligible | Earliest of: <ul style="list-style-type: none"> ▪ 36 months, or ▪ Enrollment in other group coverage that has no pre-existing condition exclusion or Medicare, or ▪ Failure to pay the required premium | <ul style="list-style-type: none"> ▪ Employee must notify plan administrator of the dependent child no longer meeting the plan's eligibility requirements within 60 days of the event ▪ Plan administrator must notify qualified beneficiaries of COBRA rights |
| Employee's spouse and/or dependent children | <ul style="list-style-type: none"> ▪ Employee loses coverage under the plan because he/she is entitled to Medicare ▪ Employee dies | Earliest of: <ul style="list-style-type: none"> ▪ 36 months, or ▪ Enrollment in other group coverage that has no pre-existing condition exclusion or Medicare, or ▪ Failure to pay the required premium | <ul style="list-style-type: none"> ▪ Employer must notify plan administrator of qualifying event within 30 days of the event ▪ Plan administrator must notify qualified beneficiaries of COBRA rights |
| *If an employee or dependent is disabled within 60 days of their qualifying event and eligible for Social Security disability benefits, coverage for the disabled individual and family may be continued for up to a total of 29 months. | | | |