



Continuation of Group Coverage after Qualifying Event (COBRA)

Overview	John Carroll University complies with the requirements of the Consolidated Omnibus Budget Reconciliation Act (COBRA) which provides for the continued participation in certain benefits when a qualifying event occurs for a specific period of time.
Eligibility	Employees and qualified dependents who currently participate in group medical, dental, and/or vision plans, as well the Medical Flexible spending account are eligible for continuation of group coverage in those plans after a qualifying event. Qualifying events are those events that would cause someone to lose benefit coverage. The type of qualifying event will define who the qualified beneficiaries are and how long the plans will have to offer coverage.
Detail	<p>Qualifying Events for COBRA coverage (Employees):</p> <ul style="list-style-type: none">• Voluntary or involuntary termination of employment for reasons other than gross misconduct.• Reduction in the number of hours of employment causing loss of coverage. <p>Qualifying Events for COBRA coverage (Spouses):</p> <ul style="list-style-type: none">• Voluntary or involuntary termination of the covered employee's employment for any reason other than gross misconduct.• Reduction in the hours worked by the covered employee causing loss of coverage.• Covered employee's becoming entitled to Medicare.• Divorce or legal separation of the covered employee.• Death of the covered employee. <p>Qualifying Events for COBRA coverage (Dependent Children):</p> <ul style="list-style-type: none">• Loss of dependent child status under the plan rules.• Voluntary or involuntary termination of the covered employee's employment for any reason other than gross misconduct.• Reduction in the hours worked by the covered employee causing loss of coverage.• Covered employee's becoming entitled to Medicare.• Divorce or legal separation of the covered employee.• Death of the covered employee. <p>Length of coverage:</p> <ul style="list-style-type: none">• Length of COBRA coverage is determined by the COBRA legislation.• COBRA beneficiaries generally are eligible for group coverage during a maximum of 18 months for qualifying events due to employment termination or reduction of hours of work.• Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

The university will provide notice of these rights under the law at such point that eligibility for coverage occurs in accordance with federal requirements.