TIP-O-The-Week
Loss of UC-Sponsored Eligibility and COBRA

Keep COBRA on your radar screen. Numerous cases have come forward lately where an employee (or family member) had missed the opportunity to continue coverage upon the loss of UC-sponsored eligibility.

Ultimately, if desired, it is the employee's (or family member's) responsibility to take action and elect the COBRA privilege.

- Employee's for whom there is a "hard-coded" separation--no action needs to be taken. CONEXIS will automatically receive information about the Qualifying Event and issue COBRA continuation materials. However,
- Upon a child's loss of eligibility the employee/family member must take action to submit UBEN 109. We understand that the medical plan carrier issues a general notice to the employee to alert them of this imminent loss--2-3 months prior to the 23rd birthday.
- Upon the dissolution of marriage/partnership there are no flags therefore the employee (or ex-spouse/partner) must come forward to elect COBRA continuation by first submitting the UBEN 109.
- In any event, if COBRA continuation is desired, the UBEN 109 must be submitted as soon as possible. We encourage you to educate/advise your constituency to whatever extent you deem appropriate. Thank you.

New COBRA Rates/Tips (attachment) will soon be posted at the At Your Service website.

Please review (local) COBRA Information for DBRs--click here.

More COBRA Information for employees--click here.