

What are Qualifying Events?

“Qualifying events” are events that cause an individual to lose group health coverage. The type of qualifying event determines who the qualified beneficiaries are for that event and the period of time that a plan must offer continuation coverage. COBRA establishes only the minimum requirements for continuation coverage. A plan may always choose to provide longer periods of continuation coverage and may choose to contribute toward the cost of the coverage.

The following are qualifying events:

- Death of the covered employee;
 - Voluntary or involuntary termination of the covered employee’s employment other than by reason of gross misconduct (note that a retirement is considered a termination of employment);
 - Reduction in hours of the covered employee’s employment, causing a loss of benefits;
 - Divorce or legal separation from the covered employee (employee’s spouse);
 - Dependent child ceasing to be a dependent child under the generally applicable requirements of the plan;
 - USERRA (Uniformed Services Employment and Re-employment Rights Act) - Active military duty;
 - An employer’s bankruptcy, but only with respect to health coverage for retirees and their families.
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