

WHAT IS COBRA?

COBRA, which stands for Consolidated Omnibus Reconciliation Act, is a federal law that gives employees the right to continue coverage in their group health plan.

When are You Offered COBRA?

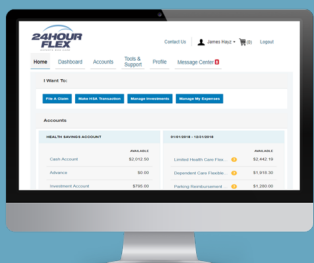
- ✓ **TERMINATION**
- ✓ **RETIREMENT**
- ✓ **REDUCTION IN HOURS**
- ✓ **DIVORCE**
- ✓ **DEPENDENT TURNING 26**
- ✓ **DEATH OF EMPLOYEE**

You are offered COBRA when you experience a qualifying life event that results in a loss of coverage (examples listed). This can apply to an employee or a covered dependent who loses coverage as a result of the event. You are offered the option to continue all group health benefits that you were enrolled in at the time of the event.

COBRA Timeline

- **Day 1: Event Date.** This is the day on which an employee experiences a COBRA-qualifying event.
- **30 Days: Event Notification Deadline.** Employers have 30 days from the employee's event date to notify 24HourFlex. Once 24HourFlex is notified, we will generate and mail a **COBRA Specific Rights Notice Letter** to you.
- **60 Days: Enrollment Deadline.** Employees have 60 days from the postmark date on the Specific Rights Letter to elect coverage. Elections can be made online or by mail. If no election is made by this deadline, COBRA is no longer available to that individual.

How Do You Manage Your COBRA Benefits?



If you enroll in COBRA, you can manage your benefits in your own secure online portal with 24HourFlex. In your portal, you can view all communications received from 24HourFlex, make premium payments, set up notifications, and more. Additional training resources can be found at 24hourflex.com.