

Continuation of Health Insurance Coverage – COBRA

You and your dependents are eligible to continue group health insurance coverage when it would otherwise end. The continued coverage would be in the same program the employee participated in at the time coverage ended. You do not need to show that you are insurable to choose continuation coverage.

Continuation will be offered to you, your spouse, former spouse (or legally separated spouse) or your dependent child who ceases to be an eligible dependent under the plan - when one of the following “qualifying events” occurs:

- Your employment ends for any reason other than gross misconduct.
- Your work hours are reduced.
- You become entitled to benefits under Medicare (That is, you elect Medicare as primary payer).
- You die.
- Your marriage is dissolved.
- You become legally separated from your spouse.
- Your dependent child ceases to be an eligible dependent defined by the plan either through age, marriage, or loss of student status.

The coverage being continued will be identical to the coverage provided under this plan to similarly situated employees or family members.

Daemen College requires that the person entitled to the continuation of coverage will pay 102% of the cost of the coverage. The applicant for continuation coverage must pay the full cost of coverage including back premiums to the date of the “qualifying event” to avoid any lapse in coverage.

The period of continuance will begin on the date coverage otherwise would have ended and will continue until the earliest of the following:

1. 36 months after the date of occurrence of one of the events described above.
2. The date the group policy ends.
3. The date the person whose coverage is being continued fails to provide the required payment to continue coverage.

4. The date the person whose coverage is being continued, after electing this continuation, becomes covered under any group health plan, or entitled to benefits under Medicare.

There are at least 60 days during which continued coverage may be elected. This 60 day period begins on the date coverage would have ended, or the date the person requesting continuation receives an Election Form detailing the option to continue coverage, whichever is later.

Under COBRA, the employee or a family member has the responsibility to inform the Daemen College Employee Engagement Office when any of the following events occurs if you wish to elect the continuation coverage option:

1. Your marriage is dissolved.
2. You become legally separated from your spouse.
3. A child stops being eligible dependent under the plan.

Within 14 days after receiving notice of one of these events, the College will send the appropriate Election Form to the person requesting continuation.

If you do not choose continuance coverage, your group health insurance coverage will end. If coverage of your spouse and dependent children would also end, your election to continue coverage for yourself will include them. Similarly, if your spouse elects to continue coverage, his or her election will include those dependent children whose coverage would also have ended.

At the end of the continuation of coverage period, you and any other person whose coverage has been continued, will be allowed by the insurer to enroll in an individual conversion health plan provided under this plan.

Note that you or your family members may have other options available when your coverage under the Daemen College plan would end due to a qualifying event. These options may include coverage purchased on the Health Insurance Marketplace or coverage under the plan of a spouse's employer.