

Your COBRA Communication Duties

COBRA stresses communication to the employee of the right to continue benefits when a **qualifying event** occurs. Some of the communications requirements are listed below.

- You have to notify covered employees and covered spouses of their initial rights under COBRA when they first join the plan.
- You have to notify covered persons of their election rights to continue coverage after a qualifying event occurs.
- You have 30 days to notify the plan administrator (usually the insurance company) when a loss occurs for any of the reasons listed above, except for divorce and change of status by a dependent. In those two instances, you have 60 days to notify the administrator. The administrator has 14 days after notice from you to notify the person who is entitled to COBRA coverage.