


peba academy 

Qualified beneficiaries

COBRA
2022

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Important information

- This overview is not meant to serve as a comprehensive description of the insurance benefits offered by PEBA.
- More information can be found in the following:
 - *Benefits Administrator Manual*; and
 - *Insurance Benefits Guide*.
- The plan of benefits documents and benefits contracts contain complete descriptions of the health and dental plans and all other insurance benefits. Their terms and conditions govern all health benefits offered by or through PEBA.

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Who is a qualified beneficiary?

- Covered individual who is eligible to continue coverage if coverage is lost due to qualifying event.
- Must be covered on day before qualifying event.
- Each qualified beneficiary has independent rights to elect COBRA.

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Who is a qualified beneficiary?

- Covered active and retired employees.
- Covered spouses and dependent children of employees or retirees.
- Newborns or children placed for adoption with the covered former employee or retiree during the period of COBRA coverage.
 - If added to COBRA coverage within 31 days of birth or adoption.

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Who is not a qualified beneficiary?

- Individuals not meeting the definition of qualified beneficiaries who are added as dependents onto a qualified beneficiary's coverage during open enrollment or because of a special eligibility situation.
- An individual who is not a covered the day before the qualifying event occurred, such as individuals added during open enrollment or a special eligibility situation.
- Newborn or adopted children placed with individual on COBRA who is not the covered former employee or retiree.
- Non-resident aliens with no source of income in U.S.
- Eligible former spouses who elect former spouse coverage waive their 36-month COBRA continuation rights.

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Examples

- Single employee leaves employment on May 31, 2022, and elects COBRA for himself:
 - Employee is a qualified beneficiary.
- The former employee gets married on November 1, 2022:
 - Spouse is added to COBRA coverage within 31 days of marriage.
 - New spouse is not a qualified beneficiary because spouse was not on coverage at time of COBRA offering.
- Then, the former employee dies December 12, 2022:
 - Spouse's COBRA coverage ends on December 12, 2022.

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Disclaimer

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