


PEBA Academy

Qualified beneficiaries

COBRA
2026



PEBA
SC Retirement System
and State Health Plan

Serving those who serve South Carolina

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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, certificates of coverage and benefits contracts contain complete descriptions of the insurance benefits offered by or through PEBA. Their terms and conditions govern all these benefits.

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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.

- 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 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, 2026, and elects 18-month COBRA for themselves.

Employee is a qualified beneficiary.

The former employee gets married on November 1, 2026.

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, 2026.

Spouse's COBRA coverage ends on December 12, 2026.

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Disclaimer

This presentation does not constitute a comprehensive or binding representation of the employee benefit programs PEBA administers. The terms and conditions of the employee benefit programs PEBA administers are set out in the applicable statutes and plan documents and are subject to change. Benefits administrators and others chosen by your employer to assist you with your participation in these employee benefit programs are not agents or employees of PEBA and are not authorized to bind PEBA or make representations on behalf of PEBA. Please contact PEBA for the most current information. The language used in this presentation does not create any contractual rights or entitlements for any person.

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