



Benefit Continuation (COBRA)

Last Updated: October 2, 2017

Last Reviewed: September 4, 2020

Department/Division: Human Resources

Purpose

To outline the guidelines under which employees and/or their dependents may be eligible for the continuation of Health, Dental, and Vision insurance coverage should they become ineligible to continue under Mid's group contract terms.

Policy

Full-time employees and/or their dependents that are covered under Mid's Health, Dental, and Vision Insurance program(s) are eligible to elect continuation of those benefits as specified in the Consolidated Omnibus Budget Reconciliation Act (COBRA) should coverage be terminated for reasons other than gross misconduct or termination of the group contract.

Employees and/or dependents that elect continuation of Health, Dental and/or Vision Insurance coverage will pay 100% of the premium charged to the college, plus an administrative fee (generally 2%).

Procedure

- Human Resources will automatically notify Mid's COBRA administrator who will, in turn, notify full-time employees when they or their dependents qualify for health, dental and vision insurance coverage continuation on a self-pay basis.
- Qualifying events that are eligible for the COBRA continuation coverage include:
 - End of employment
 - Death of an employee
 - Reduction in the hours of employment
 - Entitlement to Medicare
 - Divorce or legal separation
 - Loss of dependent child status
- Benefit continuation coverage is limited to eighteen (18) months. An extension of the maximum period of coverage may be available if a qualified beneficiary is disabled or a second qualifying event occurs.
- Mid's COBRA Administrator must receive the payment for benefit continuation coverage by the end of each month for the upcoming month's coverage. If payment is not received by this date, coverage will automatically be terminated.
- Payment's will be made directly to Mid's COBRA Administrator, in the form of check or online with checking account or debit/credit card.
- Employees and/or their dependents that have questions or concerns regarding benefit continuation coverage are encouraged to contact the Human Resources department.