## 314 Benefits Continuation (COBRA)

Effective Date: 05/07/2018

A federal law called COBRA allows you, your spouse and/or dependent children to continue health insurance coverage under our health plan when a "qualifying event" occurs. Some common qualifying events are resignation, termination of employment, a reduction of hours or a leave of absence, death, divorce, and a dependent child's loss of eligibility. Ordinarily, you may continue your health coverage for up to 18 months if you lose coverage as a result of a qualifying event.

If you, your spouse and/or dependents continue coverage under COBRA you must pay the full cost of coverage at our group rates plus any applicable administration fee of up to 2%.

We will provide you with an important written notice describing your rights and obligations under COBRA. Please read the notice.