

COBRA Qualifying Events

What specific events (“triggering events”) can be Qualifying Events?

- Death of the covered employee;
 - Voluntary or involuntary termination of the covered employee’s employment other than by reason of gross misconduct (note that a retirement is considered a termination of employment);
 - Reduction in hours of the covered employee’s employment, causing a loss of benefits;
 - Divorce or legal separation from the covered employee (employee’s spouse);
 - Dependent child ceasing to be a dependent child under the generally applicable requirements of the plan;
 - USERRA (Uniformed Services Employment and Re-employment Rights Act) - Active military duty;
 - An employer’s bankruptcy, but only with respect to health coverage for retirees and their families.
-