

## **Qualifying Events for COBRA Eligibility**

### **For Employee / Former Employee:**

- The termination of your employment and loss of benefits (for reasons other than gross misconduct on your part).
- Reduction in your scheduled work hours of employment resulting in loss of benefit eligibility.
- If you are a retiree, your employer has filed for Chapter 11 reorganization.

**Note:** Since 2000, reduction in hours followed by an increase in employee contribution has also been deemed a qualifying event to allow COBRA coverage to be taken. At the same time retiree coverage under a bankruptcy has been amended to include a substantial elimination of coverage within 12 months before or after the date bankruptcy proceedings began.

### **For Spouse of Employee / Former Employee:**

- The death of your spouse.
- A termination of your spouse's employment and loss of benefits (for reasons other than gross misconduct), or reduction in your spouse's scheduled work hours of employment resulting in loss of benefit eligibility.
- Divorce or legal separation from your spouse.
- Your spouse becomes entitled to Medicare benefits (if loss in coverage occurs).
- Your spouse is a retiree and your spouse's employer files for Chapter 11 reorganization.

### **For Dependent Child of Employee / Former Employee:**

- The death of a parent.
- The termination of a parent's employment and loss of benefits (for reasons other than gross misconduct) or reduction in a parent's scheduled work hours of employment resulting in loss of benefit eligibility.
- Parent's divorce or legal separation.
- A parent becomes entitled to Medicare benefits and would lose group coverage (if loss in coverage occurs).
- The dependent ceases to be a "dependent child" under the group health plan.
- The parent is a retiree and the parent's employer files for Chapter 11 reorganization.

**Note:** If, as an employee, you go out on a qualified leave under the **Family and Medical Leave Act of 1993**, special rules apply. The COBRA Qualifying Event will not start until you notify the company, during the leave period, that you will not be coming back or if you do not return at the end of the leave period.

Under the law, the employee or a family member has the responsibility to inform the Benefits Department of your employer (or former employer) of a divorce, legal separation, or a child losing dependent status under the group health plan **within 60 days** of this Qualifying Event. There is also a **60-day notification** requirement for informing the Plan Administrator of a disability award from the Social Security Administration to qualify for the possible disability extension.

*The above is a summary only. Complete details of the benefit plans are provided in legal plan documents and contracts that govern the operation of the benefit plans and in accompanying summary plan descriptions. In the event of any conflict with legal plan documents and contracts, the plan documents and contracts will control. Always refer to the applicable plan documents, contracts, policies or summary plan descriptions before making benefits decisions and to the applicable legislation and regulations regarding government programs. The Company reserves the right to amend, suspend, or terminate any of the benefit plans at any time.*