

## COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1985, or COBRA, allows current or former employees and their eligible dependents the opportunity to continue health insurance coverage under the employer's health plan when a "qualifying event" would normally result in the loss of eligibility.

A Qualifying Event is any of the following events which would cause an employee, former employee, covered spouse, or covered dependent child to lose coverage under the MRP group health plan. These events include:

- Termination of employment
- Reduction of work hours
- Death of the employee or retired employee
- Divorce or legal separation from covered employee
- Ineligibility of dependent child due to employee becoming entitled to Medicare
- A retiree, spouse, or child of a retiree loses coverage within one year before or after the commencement of proceedings under Title 11 (bankruptcy)

A Qualified Beneficiary is any employee, former employee, spouse, or dependent child who was covered under the plan on the day before the Qualifying Event date. The definition includes a child born to or placed for adoption with a covered employee during the period of COBRA coverage. The Qualifying Event date is the date that the event occurs.

Under COBRA, the employee or beneficiary pays the full cost of coverage plus an administrative fee of 2% the first day of each month.

If you do not receive your COBRA enrollment information from United Health Care within 30 days of your termination date, please contact them at 866-747-0048, or [cobra@uhcservices.com](mailto:cobra@uhcservices.com). You may also complete your COBRA enrollment online at <https://login.uhcservices.com/> (please allow 10 business days for the information to load).

Rates can be found here: [COBRA Pricing](#)