


Human Resources	Document No.	Revision Level:	 <small>MANUFACTURING COMPANY</small>
Description: COBRA COMPLIANCE POLICY	Issuer:		
	Revised By:		

1.0 PURPOSE

1.1 The purpose of this Policy is to inform employees of the Company and their qualified beneficiaries enrolled in the group's health insurance plan of their potential eligibility for continuation of health insurance benefits. Employees should contact the Human Resources department with any questions regarding the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA.)

2.0 ELIGIBILITY

2.1 Generally, employees and their qualified beneficiaries who are enrolled in the Company's group health insurance plan when a "qualifying event" occurs will be eligible to continue health insurance coverage under the Company's health insurance plan for a certain amount of time.

2.2 The employee or beneficiary will be responsible for paying the full cost of coverage at the Company's group rate plus an administrative fee. The Company provides each eligible individual with a written notice describing rights granted under COBRA when the individual initially becomes eligible for coverage and again when a "qualifying event" occurs. The notice contains important information about the rights and obligations of covered employees and their dependents.


3.0 QUALIFYING EVENTS

3.1 The following events are considered qualifying events and make those identified below eligible as indicated.

3.1.1 Qualifying Events for Covered Employees

3.1.1.1 Voluntary or involuntary termination of employment for reasons other than gross misconduct

3.1.1.2 Reduction in the number of hours of employment below plan eligibility requirements

Human Resources	Document No.	Revision Level:	 zippo [®] <small>MANUFACTURING COMPANY</small>
Description: COBRA COMPLIANCE POLICY	Issuer:		
	Revised By:		

3.1.2 Qualifying Events for Spouses of Covered Employees

3.1.2.1 Voluntary or involuntary termination of the covered employee's employment for any reason other than gross misconduct

3.1.2.2 Reduction in the hours worked by the covered employee below plan eligibility requirements

3.1.2.3 Covered employee becoming entitled to Medicare

3.1.2.4 Divorce or legal separation of the covered employee

3.1.2.5 Death of the covered employee

3.1.3 Qualifying Events for Dependent Children of Covered Employees

3.1.3.1 Loss of dependent child status under the plan rules

3.1.3.2 Voluntary or involuntary termination of the covered employee's employment for any reason other than gross misconduct

3.1.3.3 Reduction in the hours worked by the covered employee below plan eligibility requirements

3.1.3.4 Covered employee becoming entitled to Medicare


3.1.3.5 Divorce or legal separation of the covered employee

3.1.3.6 Death of the covered employee

4.0 REFERENCES

4.1 Employee Handbook

4.2 Consolidated Omnibus Budget Reconciliation Act of 1986

Human Resources	Document No.	Revision Level:	
	Description: COBRA COMPLIANCE POLICY		
			Revision Date: 12/28/2017

5.0 APPROVAL AUTHORITY

WRITTEN / REVISED BY	APPROVED BY	APPROVAL (Initials/Signature)	DATE
	Bruce Gallagher		
	Bunny Comilla		

6.0 REVISION HISTORY

REV. #	REV. DATE	SCN No.	REVISED BY	CHANGES