




Continuation of coverage

COBRA
2024

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Important information

- This overview is not meant to serve as a comprehensive description of the insurance benefits offered by PEBA.
- More information can be found in the following:
 - [Benefits Administrator Manual](#); and
 - [Insurance Benefits Guide](#).
- The plan of benefits documents, certificates of coverage and benefits contracts contain complete descriptions of the insurance benefits offered by or through PEBA. Their terms and conditions govern all of these benefits.

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COBRA

- Consolidated Omnibus Budget Reconciliation Act.
- Effective July 1, 1986.
- Prevents covered employees and their dependents from losing group health, dental, vision and/or Medical Spending Account coverage as a result of certain qualifying events.
- All employers participating in PEBA's insurance benefits are subject to COBRA, regardless of the number of employees.

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Benefits administrator responsibilities

- Make eligible subscribers¹ and dependents aware of their COBRA rights and responsibilities.
- Offer COBRA coverage to qualified beneficiaries.
- Retain complete copies of all notices.

¹If an employee is determined never to have been eligible for coverage while employed, they and their dependents are not eligible for COBRA.

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COBRA documents

- Available online at peba.sc.gov/forms.
 - [COBRA Notice of Election form](#).
 - [COBRA sample initial instruction sheet and notification letter \(for all gains of coverage\)](#).
 - [COBRA sample 18-month instruction sheet and notification letter](#).
 - [COBRA sample 36-month instruction sheet and notification letter](#).
 - [Notice of COBRA Qualifying Event](#).
 - [COBRA Ineligibility Form for Dependents](#).
 - [Notice to Extend COBRA Continuation Coverage](#).
 - [Notice to Terminate COBRA Continuation Coverage](#).
- [COBRA premiums](#).
- Review the instruction sheets carefully, as they include detailed and important information about the notification letters.

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Disclaimer

This presentation does not constitute a comprehensive or binding representation of the employee benefit programs PEBA administers. The terms and conditions of the employee benefit programs PEBA administers are set out in the applicable statutes and plan documents and are subject to change. Benefits administrators and others chosen by your employer to assist you with your participation in these employee benefit programs are not agents or employees of PEBA and are not authorized to bind PEBA or make representations on behalf of PEBA. Please contact PEBA for the most current information. The language used in this presentation does not create any contractual rights or entitlements for any person.

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