




Initial COBRA notice

COBRA
2024

1

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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2

Initial COBRA notice

- Summarizes COBRA law and procedures.
- Outlines obligations of employers.
- Explains the rights and responsibilities of employees and their covered dependents.
- [COBRA sample initial instruction sheet and notification letter](#) (for all gains of coverage).

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3

When to send initial COBRA notice

- New employee enrolls in health, dental, vision or Medical Spending Account.
- Employee adds spouse or child due to special eligibility situation.
- Employee or dependent(s) enrolls in a COBRA-eligible benefit for the first time and is not already covered by another COBRA-eligible benefit during open enrollment.

4

Federal mailing requirements

- Send notice via first-class mail as soon as possible following the effective date of insurance coverage to each covered employee and dependent(s).
 - Electronic delivery is not permitted.
- Notification to covered spouse is notification to all covered dependents.
- If employee and covered dependents live separately, mail notice to each address.
- Mail as soon as possible following the effective date of insurance coverage, but no later than 90 days.
 - Must be received by the covered employee and qualified beneficiaries within 90 days of the effective date of insurance coverage.
- No proof of receipt is required.

5

Federal hand-delivery requirements

- Employee must sign for receipt of notice.
 - Place copy of signed receipt in employee's file.
- Not considered a notice to covered spouse.
- Not considered a notice to covered dependent child(ren).
- Deliver as soon as possible following the effective date of insurance coverage, but no later than 90 days.
- Electronic delivery is not permitted.

6

National Medical Support Notice (NMSN)

- By federal law, coverage-eligible employees cannot refuse to cover identified children.
- Do not file copies of dependent notices in the employee’s file. File these notices separately.
- Do not share information on child or custodial parent with employee, including:
 - Names;
 - Addresses;
 - Social Security numbers; and
 - Other contact information.
- For more information about NMSN, view the *Insurance Benefits Training* at peba.sc.gov/insurance-training.

7

Tips

- PEBA recommends mailing all notices.
- Retain complete copies of all notices.

8

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.

9
