

PEBA Academy

Termination of COBRA

COBRA
2025



PEBA
SC Retirement System
and State Health Plan

Serving those who serve South Carolina

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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 these benefits.

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Third COBRA notice

- PEBA mails via first-class mail to the last known address.
- Informs qualified beneficiaries when coverage will end.
- Qualified beneficiaries can contact Customer Service for a copy of the *Certificate of Creditable Coverage*.

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Reasons to end coverage

- Gain of other group health coverage, including Medicare.
- Loss of eligibility for Social Security disability benefits.
- Voluntary termination of COBRA.
 - Will not be able to get a Marketplace plan except during open enrollment.
 - If, after the end of the election period, decides to terminate COBRA coverage early, will not be able to change mind and get COBRA coverage later.
- Qualified beneficiary must submit Notice to Terminate COBRA Continuation Coverage to COBRA administrator.

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Non-payment of premiums

- Submit COBRA Notice of Election form.
 - Mark action as *Termination Due to Non-Payment of Premiums*.
 - Does not require subscriber's signature.
 - When subscriber has not made a full payment, submit as soon as 30-day grace period ends to avoid being billed by PEBA.

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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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