

# COBRA Qualifying Event Guide

## For Employers



Use the below guide to determine which covered person(s) should be offered COBRA coverage for each COBRA Qualifying Event type. Guide is for informational purposes only and does not constitute legal advice. Please contact your dedicated account manager via email or by phone at 800.532.3327 for specific questions.

COBRA EVENT	EMPLOYEE	SPOUSE	DEPENDENT	RETIREE
Termination of Employment	✓	✓	✓	✗
Reduction of Hours Worked by Employee	✓	✓	✓	✗
Death of Employee	✗	✓	✓	✗
Divorce or Legal Separation	✗	✓	✓	✗
Cessation of Dependency Status	✗	✗	✓	✗
Medicare Entitlement	✗	✓	✓	✗
Employer Bankruptcy	✓	✓	✓	✓