



COBRA TIMELINE

DAY 1: EVENT DATE

The event date is the date on which an employee experiences a COBRA-qualifying event. Common COBRA event types include Termination, Divorce/Legal Separation, Reduction in Hours, and Death.

30 DAYS: EVENT NOTIFICATION DEADLINE

Employers have 30 days from the employee's event date to notify benefitexpress, but this generally takes place much closer to the event date. Once benefitexpress is notified, we will generate and mail the COBRA Specific Rights Notice Letter to the qualified beneficiary.

60 DAYS

The member has 60 days from the postmark date on the COBRA Specific Rights Notice Letter to elect coverage. If no election is made by this deadline, COBRA is no longer available to that individual. benefitexpress will send confirmation to the member upon enrollment.

45 DAYS: FIRST PREMIUM PAYMENT DEADLINE

It is recommended that the first payment be submitted with enrollment, but it is not required. The member has 45 days from his/her enrollment date to make the initial payment.

10 DAYS: CARRIER REINSTATEMENT

It generally takes 7-10 days from the receipt of the initial payment for the plans to become active with the carriers and for the coverage to go into effect.

30 DAYS: SUBSEQUENT PAYMENT DEADLINE

Each monthly premium must be paid within 30 days of the first of the month. To avoid any lapses in coverage due to payments received close to deadline, please send your payments as soon as you are able.

18 MONTHS: COBRA DURATION

COBRA is designed to run for a maximum of 18* months.

*COBRA may be extended under certain circumstances. Please contact our customer service team at 877-837-5017 for eligibility requirements.