

Clarksville Montgomery County Employee Insurance Trust Continuation Coverage Rights Under COBRA

This notice contains important information about your possible right to COBRA continuation coverage, which is a temporary extension of coverage under the group health plan. The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage may be available to you and to other members of your family who are covered under the health care plan when you would otherwise lose your group health coverage.

If you are an employee of the Clarksville-Montgomery County School System, covered by the Employee Insurance Trust, you have a right to choose this continuation coverage if you lose your group health coverage because of a life event known as a “qualifying event.” Specific events include the end of your employment, the reduction of hours of your employment, or the death of the employee.

For other qualifying events such as divorce or legal separation of the employee and spouse, or a dependent child losing eligibility for coverage as a dependent child, it is your responsibility to notify the Plan Administrator within 60 days after the qualifying event occurs.

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. For each qualified beneficiary who elects COBRA continuation coverage, COBRA continuation coverage will begin on the date that Plan coverage would otherwise have been lost.

COBRA coverage is a temporary continuation of coverage. When the qualifying event is the death of the employee, the covered employee’s divorce or legal separation, or a dependent child’s losing eligibility as a dependent child, COBRA coverage can last for up to a total of 36 months.

When the qualifying event is the end of employment or reduction of the employee’s hours of employment, COBRA coverage generally can last up to a total of 18 months.

If you do not choose continuation coverage, your group health insurance coverage will end.