

COBRA premium assistance examples

Description	Time to elect COBRA/premium assistance	First day COBRA coverage	Eligible to elect premium assistance	First premium assistance coverage period	Last premium assistance coverage period
An employee was involuntarily terminated on 8/22/08. He elected COBRA and has been paying COBRA premiums since 8/23/08.	Not applicable  This employee has already elected COBRA and is not eligible for premium assistance	8/23/08	No, this employee does not meet the criteria for premium assistance because he was terminated before 9/1/08	Not applicable	Not applicable
An employee was involuntarily terminated on 10/3/08. She elected COBRA for her dependent daughter. She has been paying COBRA premiums for her daughter since 10/4/08. She wants to elect premium assistance for herself and her daughter and wants a refund for what she "overpaid" for her daughter's coverage.	Daughter: 60 days from the day she was notified about premium assistance  Employee: 60 days from the day she was notified about premium assistance	Daughter: 10/4/08  Employee: 2/17/09  Employee's COBRA coverage would end 18 months after her first opportunity to enroll	Yes, both mother and daughter would be eligible for premium assistance  Employee would <u>not</u> get a refund for the full premium she paid for her daughter for 10/4/08-2/28/09	Daughter: 3/1/09-3/31/09  Employee: 2/17/09-2/28/09	Daughter: 11/1/09-11/30/09  Employee: 11/1/09-11/16/09 (11/17/09-11/30/09 would be at the full COBRA rate)
An employee was involuntarily terminated on 10/3/08. His wife elected COBRA coverage and paid for 10/4/08-12/31/08. She then quit paying premiums and lost her COBRA coverage. In 1/09 she required emergency surgery. She wants to pay for her COBRA coverage at the reduced rate back to 1/1/09 and get a refund for what she "overpaid" for 10/4/08-12/31/08.	60 days from the day she was notified about premium assistance	2/17/09  She would <u>not</u> be allowed to resume her COBRA coverage back to 1/1/09  Her COBRA coverage would end 18 months after her first opportunity to enroll.	Yes, she would be eligible for premium assistance  She should <u>not</u> get a refund for the full premiums she paid for 10/4/08-12/31/08	2/17/09-2/28/09	11/1/09-11/16/09 (11/17/09-11/30/09 would be at the full COBRA rate)
An employee loses his job on 6/12/09 due to a reduction in force. Both he and his domestic partner are notified about the availability of COBRA coverage and premium assistance. Both seek to enroll in COBRA and accept premium assistance.	60 days from the day he was notified about COBRA/premium assistance	6/13/09	Yes, employee is eligible for premium assistance  The domestic partner is eligible for premium assistance if the employee elects premium assistance and the domestic partner was listed as a tax dependent on the employee's Declaration of Tax Status form	6/13/09-6/30/09	3/1/10-3/12/10 (3/13/10-3/31/10 would be at the full COBRA rate)

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An employee is involuntarily terminated on 11/27/09. She elects COBRA coverage and premium assistance.	60 days from the day she was notified about COBRA/premium assistance	11/28/09	Yes	11/28/09-11/30/09	8/1/10-8/27/10 (8/28/10-8/31/10 would be at the full COBRA rate)
An employee was involuntarily terminated on 1/9/09. He declines COBRA coverage. Upon notification about premium assistance, he changes his mind and wants to enroll in COBRA but does not want to elect premium assistance.	60 days from the day he was notified about premium assistance to elect COBRA	2/17/09	Yes, he is eligible but he has chosen not to elect premium assistance	Not applicable	Not applicable
An employee is involuntarily terminated on 3/6/09 due to gross misconduct. He wants to elect COBRA and premium assistance.	Employees terminated for gross misconduct are not eligible for COBRA	Not applicable	No, he is not eligible because he is not eligible for COBRA	Not applicable	Not applicable