

Warren-Newport Public Library District **Staff Manual**

313 Benefits Continuation (COBRA)

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The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) gives employees and their qualified beneficiaries the opportunity to continue health insurance coverage under Warren-Newport Public Library District's (WNPLD) health plan when a "qualifying event" would normally result in the loss of eligibility. Some common qualifying events are resignation, termination of employment, or death of an employee; a reduction in an employee's hours or a leave of absence; an employee's divorce or legal separation; and a dependent child no longer meeting eligibility requirements.

Under COBRA, the employee or beneficiary pays the full cost of coverage at the WNPLD's group rates plus an administration fee. WNPLD provides each eligible employee with a written notice describing rights granted under COBRA when the employee becomes eligible for coverage under the Library District's health insurance plan. The notice contains important information about the employee's rights and obligations.