

## **Separation of Employment Benefits–COBRA (Consolidated Omnibus Budget Reconciliation Act)**

Applies to: All benefits-eligible employees

### **Policy Statement:**

Under federal law, Dartmouth is required to offer benefits-eligible employees the opportunity to continue Dartmouth's medical and dental insurance, and a health care reimbursement account elected at the Dartmouth total premium rate, plus a two percent administration fee. Please refer to the Summary Plan Description for more detail, available at <http://www.dartmouth.edu/~hrs/benefits/2009.html>.

### **Definitions and Regulations:**

#### **Dependent COBRA Qualifying Events**

An employee's dependent child, covered under Dartmouth's medical or dental insurance, is eligible to elect COBRA continuation coverage when he or she loses this coverage because of any of the following qualifying events:

- Death of the parent
- Termination of the parent's employment (for reasons other than gross misconduct) or a reduction in a parent's hours of employment
- Parent's divorce or legal separation
- Parent becoming eligible for Medicare
- The dependent ceases to be a "dependent child" under the insurance, because he or she reaches the age of 19 or ceases to be a full-time student.

### **Procedure:**

Dartmouth College has retained Crosby Benefits Systems, Inc., to administer COBRA continuation coverage for the medical and dental insurance, and the health care reimbursement account.

The Benefits Office in the Office of Human Resources is responsible for notifying Crosby Benefits Systems of an employee's COBRA eligibility if one of the following qualifying events occurs: the employee dies, his or her employment is terminated, his or her hours are reduced, or the employee becomes eligible for Medicare.

The employee is responsible for informing the Benefits Office of a divorce, legal separation, or a child losing dependent status under Dartmouth's medical or dental plans. The employee must complete a status change form (Application for Changes on Health Benefits) and forward it to the Benefits Office.

Dartmouth College  
Employment Policies and Procedures Manual  
Policy last updated: Dec 1, 2006

**Documentation:**

Application for Changes on Health Benefits Form at  
[http://www.dartmouth.edu/~hrs/pdfs/status\\_change.pdf](http://www.dartmouth.edu/~hrs/pdfs/status_change.pdf)

Public Law 99-272, Title X, COBRA, enacted on April 7, 1986