

QUALIFYING EVENT	PERSONS AFFECTED BY	LENGTH OF CONTINUATION OF COVERAGE
Termination of employee's employment (other than for gross mis-conduct)	Employee Spouse Dependent (Children)	18 months or until eligible for coverage elsewhere, including Medicare, whichever is less
Lay-off or resignation of employee	Employee Spouse Dependent (Children)	18 months or until eligible for coverage elsewhere, including Medicare, whichever is less
Involuntary reduction of employee's work hours	Employee Spouse Dependent (Children)	18 months or until eligible for coverage elsewhere, including Medicare, whichever is less
Birth of employee's child or legal adoption (If the State employee or retiree elected retirement option 2, 3, 5, or 6, COBRA coverage is not necessary.)	Dependent child (This coverage has been mandated by the Health Insurance Portability and Accountability Act of 1996.)	Dependent child may be added to an existing COBRA account
Employee or retiree's dependent child turns 19 and is not a full time student	Child	36 months or until eligible for coverage elsewhere including Medicare, whichever is less
Employee or retiree's dependent child over 19 ceases to be a full time student or turns 25, whichever occurs first	Child	36 months or until eligible for coverage elsewhere including Medicare, whichever is less
Death of State Employee or retiree	Spouse	36 months or until eligible for coverage elsewhere including Medicare, whichever is less (If the State employee or retiree elected retirement option 2, 3, 5, or 6, COBRA coverage is not necessary.)
Election of Medicare as primary coverage by the State employee and spouse or dependent children are not eligible for Medicare	Spouse Dependent children	36 months or until eligible for coverage elsewhere including Medicare, whichever is less
Divorce or legal separation from employee or retiree	Legally separated spouse Former spouse Dependent children	Indefinitely or until eligible for coverage elsewhere, including remarriage or Medicare, whichever is less
Disability of employee (as defined by the Social Security Act) within the first 60 days of COBRA coverage	Employee (This coverage has been mandated by the Health Insurance Portability and Accountability Act of 1996.) Spouse Dependent children	The 18 months of coverage can be extended to 29 months at increased premiums equal to 150 percent of usual premiums