

# COBRA Quiz

## General Requirements:

- |   |     |    |
|---|-----|----|
| 1. Do you know how to determine whether your Company is COBRA required? | Yes | No |
| 2. Do you know what benefits are COBRA required?                        | Yes | No |
| 3. Do you attend COBRA educational seminars?                            | Yes | No |
| 4. Do you mail notices first class with proof of mailing?               | Yes | No |
| 5. Do you have a COBRA Procedure Manual?                                | Yes | No |

## Initial Notification Requirements:

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|---|-----|----|
| 1. Do you mail Initial Notification letter to covered employee(s), their spouse(s), dependent(s) who elect coverage mid-year? | Yes | No |
| a. to the new spouse of an employee who is added to your health plan mid-year?  | Yes | No |

## Qualifying Event Requirements:

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|---|-----|----|
| 1. Do you mail Qualifying Event letter(s) to covered employee(s), spouse(s), and dependent(s) who have experienced: |     |    |
| a. Termination/Reduction in hours   | Yes | No |
| b. Death of the employee  | Yes | No |
| c. Medicare entitlement   | Yes | No |
| d. Divorce/legal separation   | Yes | No |
| e. Dependent status change  | Yes | No |
| that results in LOSS OF COVERAGE within the deadlines?  |     |    |
| 2. Do you give the "Q.B." 60 days from "date of notice or loss of coverage whichever is later" to elect?            | Yes | No |
| 3. Do you give 45 days AFTER electing COBRA to make up all back premiums?   | Yes | No |
| 4. Do you allow the appropriate grace period for late payment?  | Yes | No |

## Conversion/Termination Requirements:

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|---|-----|----|
| 1. Do you send Conversion/Termination letter at end of COBRA? | Yes | No |
| 2. Do you send the Notice of Unavailability within 14 days?   | Yes | No |
| 3. Do you send the Early Termination Letter ASAP?             | Yes | No |

## Penalties:

- |  |     |    |
|--|-----|----|
| 1. Do you know the penalties for non-compliance? | Yes | No |
| 2. Could you prepare for an IRS audit?           | Yes | No |