



How long does this take?

A brief summary of the time frames involved in COBRA.

(Please note that these are approximate values, as certain circumstances may alter the requirements.)

90

You hire a new employee, and they become eligible for Benefits and enroll in the plan.

You have **60 Days** from the date of them receiving coverage to notify our office. We have **30 Days** to send the Initial Notification Letter. (A total of **90 Days** from effective date of coverage.)

44

Employee experiences Qualifying Event (Termination, Retirement, Reduction in Hours, Divorce, or Death.)

You have **30 Days** from date of QE to notify our office. We have **14 Days** to send a QE Letter to the employee. (A total of **44 Days** from date of QE.)

60

Employee thinks about it...

They have **60 Days** (from the LATER of the date their coverage ends or the date we send the QE Notice) to elect coverage.

45

Employee elects, and now has to pay the premium.

They have **45 Days** (from the date of election) to pay their premium up to date.

THEREFORE...

It can be as long as **FIVE MONTHS** from the time you terminate an employee, until they make their first COBRA premium payment!