313 Benefits Continuation (COBRA)

The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) gives employees and their qualified beneficiaries the opportunity to continue health insurance coverage under GGU's 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.

Whenever there is a COBRA “qualifying event,” GGU’s third-party administrator will provide written notice to all affected individuals who become “qualified beneficiaries” under the law. This notice contains important information about the rights and obligations of a “qualified beneficiary.” Under COBRA, a “qualified beneficiary” is responsible for paying the monthly premium for continued medical and/or dental insurance coverage.

Under COBRA, the employee or beneficiary pays the full cost of coverage at GGU's group rates plus an administration fee of 2%. GGU’s third-party administrator will provide each eligible employee with a written notice describing rights granted under COBRA when the employee becomes eligible for coverage under GGU’s health insurance plan. The notice contains important information about the employee's rights and obligations.

Federal laws regarding COBRA may change at any time. For the most current information regarding any changes to COBRA, please visit the Benefits page on the GGU Intranet.