

Qualifying Event	Qualified Beneficiaries	Continuation Coverage	Notice of Qualifying Event	Notice of COBRA Rights
Death of a covered employee	<ul style="list-style-type: none"> Spouse Dependent Child 	<ul style="list-style-type: none"> 36 months 	Employer to plan administrator within 30* days of qualifying event (or loss of coverage, if provided under plan)	Plan administrator to qualified beneficiary within 14** days of notice of the qualifying event
Covered employee's termination (for reasons other than gross misconduct) or reduction in hours	<ul style="list-style-type: none"> Covered employee Spouse Dependent Child 	<ul style="list-style-type: none"> 18 months (29 months if qualified beneficiary is disabled) 	Employer to plan administrator within 30* days of qualifying event (or loss of coverage, if provided under plan)	Plan administrator to qualified beneficiary within 14** days of notice of the qualifying event
Covered employee's divorce or legal separation from spouse	<ul style="list-style-type: none"> Spouse Dependent Child 	<ul style="list-style-type: none"> 36 months 	Covered employee or qualified beneficiary to plan administrator within 60 days of qualifying event (or loss of coverage)	Plan administrator to qualified beneficiary within 14** days of notice of the qualifying event
Covered employee's entitlement to Medicare	<ul style="list-style-type: none"> Spouse Dependent Child 	<ul style="list-style-type: none"> 18 months 	Employer to plan administrator within 30* days of qualifying event (or loss of coverage, if provided under plan)	Plan administrator to qualified beneficiary within 14** days of notice of the qualifying event
Dependent child's ineligibility for benefits under plan	<ul style="list-style-type: none"> Dependent Child 	<ul style="list-style-type: none"> 36 months 	Covered employee or qualified beneficiary to plan administrator within 60 days of qualifying event (or loss of coverage)	Plan administrator to qualified beneficiary within 14** days of notice of the qualifying event
Bankruptcy of retired covered employee's employer	<ul style="list-style-type: none"> Retired covered employee Widows & widowers Surviving spouse Dependent child 	<ul style="list-style-type: none"> Until death Until death 36 months from death of employee 36 months from death of employee 	Employer to plan administrator within 30* days of qualifying event (or loss of coverage, if provided under plan)	Plan administrator to qualified beneficiary within 14** days of notice of the qualifying event

* Employers in multiemployer plans may take more than 30 days to notify the plan administrator if provided under the plan. A multiemployer plan also may provide that the employer does not have this same obligation.

** Multiemployer plan administrators may take more than 14 days to notify qualified beneficiaries if provided under the plan.

*** PEO's are still required to offer COBRA to groups that are leaving the PEO relationship or the company ceases to exist.