

## COBRA: Terminating events

Group health plans may terminate coverage earlier than the end of the maximum period for any of the following reasons (Department of Labor):

- Premiums are not paid in full
- The employer ceases to maintain any group health plan
- A qualified beneficiary begins coverage under another group health plan after electing continuation
- A qualified beneficiary becomes entitled to Medicare benefits after electing continuation coverage
- A qualified beneficiary engages in conduct that would justify the plan terminating coverage of a similarly situated participant or beneficiary not receiving continuation coverage (such as fraud)

## What do I do when I no longer wish to be on COBRA?

1. Stop paying your premiums.
2. Email the benefitexpress COBRA team at **cobradepartment@mybenefitexpress.com** with your intent to terminate the continuation. Please provide the date for coverage to stop. If you have ACH setup, please let us know to stop all future pulls.