Course Outline

COBRA
*Three-credit course*

**Introduction to COBRA**
- I. Legal Background of COBRA
- II. Enforcing Agencies
- III. Basic COBRA Requirements
- IV. Penalties for Failure to Comply With COBRA
- V. State Mini-COBRA Laws
- VI. Interaction of State Mini-COBRA Laws and COBRA

Estimated Time to Complete: 20 minutes

**Administration for Group Health Plans**
- I. Plan Administrators
- II. Employers
- III. Group Health Plans
- IV. Group Health Plans That Are Not Subject to COBRA
- V. Separate Plans
- VI. Operating Bundled and Separate Benefit Plans
- VII. Health Care Flexible Spending Accounts (HCFSAs) and COBRA
- VIII. Administration of COBRA on HCFSAs

Estimated Time to Complete: 20 minutes

**Qualified Beneficiaries**
- I. Employee
- II. Qualified Beneficiary
- III. Covered Employee
- IV. Spouse
- V. Dependent Child
- VI. Adding Qualified Beneficiaries During a COBRA Continuation Period
- VII. Adding Nonqualified Beneficiaries During a COBRA Continuation Period
- VIII. Losing Qualified Beneficiary Status
- IX. Similarly Situated Non-COBRA Beneficiaries

Estimated Time to Complete: 20 minutes

**Qualifying Events**
- I. Qualifying Events
- II. Reduction in Hours
- III. Termination of Employment
- IV. Employee’s Death
- V. Employee’s Annulment, Legal Separation or Divorce
- VI. Employee’s Medicare Entitlement
- VII. Child’s Loss of Dependent Status
- VIII. Chapter 11 Bankruptcy Proceedings
- IX. Loss of Coverage
- X. Family and Medical Leave Act (FMLA) and COBRA

Estimated Time to Complete: 20 minutes
Maximum COBRA Coverage Periods

I. COBRA Coverage Periods
II. General Rule for When the COBRA Coverage Period Begins
III. Alternate Rule for When the COBRA Coverage Period Begins
IV. Large Employers and Full-Time Employees
V. Maximum Coverage Period for Qualified Beneficiaries Acquired After COBRA Coverage Begins
VI. Social Security Disability Extension
VII. Multiple Qualifying Events
VIII. Early Termination of COBRA Coverage by a Group Health Plan

Estimated Time to Complete: 20 minutes

COBRA Coverage Options

I. Coverage Options for Qualified Beneficiaries
II. Applying Plan Deductibles
III. Applying Plan Limits and Maximums
IV. COBRA Extensions
V. USERRA and COBRA
VI. Notice, Election and Payment

Estimated Time to Complete: 20 minutes

COBRA Notices

I. General COBRA Notice: Included Information
II. General COBRA Notice: When, How and to Whom It Is Provided
III. COBRA Qualifying Event Notice
IV. Reasonable Procedures
V. Notices With Missing Information
VI. COBRA Election Notice: Included Information
VII. COBRA Election Notice: When and How It Is Provided
VIII. COBRA Unavailability Notice
IX. COBRA Unavailability Notice: When, How and to Whom It Is Provided
X. COBRA Early Termination Notice: Included Information
XI. COBRA Early Termination Notice: When, How and to Whom It Is Provided
XII. Conversion Notice

Estimated Time to Complete: 20 minutes

Electioning COBRA

I. Election Period Start and End Dates
II. Election Effective Date
III. Electing COBRA on Behalf of a Qualified Beneficiary
IV. Revoking a Waiver of COBRA
V. Health Coverage During the Election Period

Estimated Time to Complete: 20 minutes
Paying for COBRA Coverage

I. Applicable Premium for COBRA Coverage
II. Premiums for Social Security Disability Extension
III. Payment Periods
IV. Grace Periods
V. Late Payments
VI. Insufficient Payments

Estimated Time to Complete: 20 minutes

NOTE: The estimated time to complete each lesson is based on word count and assumes uninterrupted consumption of the course. Actual time to complete each lesson can vary widely based on familiarity with the topics and other factors. Time required to complete the course final exam is not counted in these estimates.