



Summary Plan Description

Retirees





COBRA (Retirees)

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What is COBRA?

The right to continuation coverage was created by federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 otherwise known as COBRA. COBRA refers to the Consolidated Omnibus Budget Reconciliation Act, a federal law that may let you keep your employer group health plan coverage for a limited time after your employment ends or after you would otherwise lose coverage. This is called “continuation coverage,” according to the Center for Medicare & Medicaid Services. Group coverage under COBRA usually lasts up to 18 months, although it may be extended to 36 months under certain circumstances.

COBRA provides for a continuation of benefits when coverage would otherwise terminate due to a “qualifying event.” Specific qualifying events are listed below. After a qualifying event, COBRA coverage is made available to each person who is a “qualified beneficiary.” Participants (employees), spouses and dependent children may become qualified beneficiaries. Those who elect COBRA continuation coverage must pay a premium which is established by the Fund actuaries in accordance with Federal COBRA regulations.

Welfare Fund COBRA coverage is separate and apart from basic Health Insurance COBRA coverage. Information on basic Health insurance COBRA is available from CUNY Benefits offices. Enrolling in basic Health insurance COBRA does not assure enrollment in Welfare Fund COBRA and vice versa.

Spouse qualifying events include:

- The participant (retiree) dies
- The participant (retiree) obtains a divorce or termination of domestic partnership

Dependent Child qualifying events include:

- The participant (retiree) dies
- The child loses eligibility as a “dependent child”

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Qualified Beneficiaries and Duration of Benefit

Each qualified beneficiary has an independent right to elect COBRA continuation coverage. A spouse or eligible child may elect COBRA coverage separately.

Because the qualifying event is either the death of the retiree, a divorce, termination of a domestic partnership or a dependent child’s loss of eligibility, COBRA continuation coverage lasts for up to 36 months for qualified beneficiaries.

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Notification Responsibilities

How is the Fund notified?

The Fund can offer COBRA continuation coverage to qualified beneficiaries only if properly notified that a qualifying event has occurred. The responsibility for notification rests with the surviving spouse or child(ren). In the case of a divorce, either party may notify the Fund. The Fund Office must be notified with 60 days of the qualifying event.

The CUNY (New York City) Retiree Health Insurance Program requires separate notification.

What benefits am I entitled to under COBRA?

Coverage and premium costs depend upon three factors:

- Qualified beneficiary's selection of "Core coverage" or "Full coverage"
 - Core coverage includes Drug, Hearing Aid and Extended Medical (as applicable)
 - Full coverage includes core coverage (above) plus Vision and Dental
- CUNY Basic Health Insurance of the participant:
 - GHI-CBP/Blue Cross
 - All other carriers, or
 - None
- Contract size:
 - Individual, or
 - Family.

The combination of the three factors determines the monthly premium. Rates are available from campus benefit offices or from the PSC-CUNY Welfare Fund.

Termination of COBRA Coverage

When does COBRA coverage end?

COBRA continuation coverage is terminated at the earlier of the following:

1. exhaustion of the basic and (if applicable) extended periods as defined herein
2. failure to pay the COBRA premium on a timely basis. The premium is due the first day of the month of coverage (after the initial period). Benefits will be suspended with all vendors and carriers at the end of eight (8) business days. If premium is not received by the end of the month, coverage is terminated permanently. The Fund does not bill.
3. Re-marriage that results in the opportunity for comparable group coverage.

Post-Termination Options

Upon expiration of the 36-month COBRA period, a spouse may be eligible to continue coverage through the [Survivor Benefit](#). This is for the Welfare Fund only. Coverage through the CUNY basic program typically expires with finality when COBRA reaches the time limitation.

COBRA regulations are voluminous and complex. Every effort has been made in this section to present highlights necessary to make appropriate decisions, but not to present all details of the program. Questions concerning COBRA continuation coverage rights may be addressed to the Fund Office or for more information, participants may want to contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) or visit the [EBSA website](#).

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