



<i>Title</i>	<b>COBRA Policy</b>
<i>Summary</i>	Dictates that the College must offer the opportunity to temporarily extend medical and dental insurance coverage at group rates in certain circumstances when coverage under these plans would otherwise end.
<i>Legal Acts</i>	The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)
<i>Policy Statement</i>	<p><b>E.3 Benefits Continuation (COBRA)</b></p> <p>The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), as amended, requires that the College offer you and your dependents the opportunity for a temporary extension of medical and dental insurance coverage at group rates in certain circumstances when coverage under these plans would otherwise end. Employees may continue coverage for 18 months under the following circumstances:</p> <ul style="list-style-type: none"><li>• Reduction in the number of hours you work.</li><li>• Termination of your employment for reasons other than misconduct.</li></ul> <p>Your spouse or dependent child covered under the College's group medical and/or dental insurance plans may continue coverage for 36 months under the following circumstances:</p> <ul style="list-style-type: none"><li>• Death of you, the employee.</li><li>• Your divorce or legal separation.</li><li>• You, the employee, accept Medicare coverage.</li><li>• Your dependent child ceases to meet the definition of a "dependent" child.</li></ul> <p>Under COBRA, the employee or beneficiary pays the full cost of coverage at Grinnell College's group rates. Upon notice from the employee, Grinnell College will provide each eligible employee with a written notice describing rights granted under COBRA when the employee becomes eligible for coverage under Grinnell College's medical and dental insurance plans. The notice contains important information about the employee's rights and obligations.</p>