What is COBRA Continuation Coverage?

As an employee of Nova Southeastern University, and covered under the health plan, employees have the right to COBRA continuation coverage, which is a temporary extension of coverage under their health plan.

COBRA continuation coverage can become available to employees when their group health coverage would otherwise end due to a life event known as a “Qualifying Event”. The employee, their spouse, and dependent children could become qualified beneficiaries if coverage under the health plan is lost because of the qualifying event.

An employee will become a qualified beneficiary if their coverage is lost due to one of the following Qualifying Events:

- Hours of employment are reduced or
- Employment ends for any reason other than gross misconduct

The spouse of an employee will become a qualified beneficiary if their coverage is lost due to one of the following Qualifying Events:

- If the employee dies
- If the employee’s hours of employment are reduced
- If the employee’s employment terminates for any reason other than gross misconduct
- If the employee becomes entitled to Medicare benefits
- If the spouse becomes divorced or legally separated from the employee

Dependent children will become qualified beneficiaries if their coverage is lost due to one of the following Qualifying Events:

- Parent-employee dies
- Parent-employee’s hours of employment are reduced
- Parent-employee’s employment ends for any reason other than gross misconduct
- Parent-employee becomes entitled to Medicare
- Parents become divorced or legally separated
- Child stops being eligible for coverage under the health plan as a “dependent Child”

Employees will automatically receive COBRA notification when a Qualifying Event occurs.

For additional information please contact COBRA Administration at 1-877-547-6257