

## COBRA Timeline

<b>If...</b>	<b>Then...</b>
<ul style="list-style-type: none"> <li>• You divorce, or</li> <li>• Your child becomes ineligible for coverage</li> </ul>	<p>You and/or your dependents have 31 days after the event to notify Human Resources of the event.</p> <p>Navia Benefits has 14 days after your notification to send you and/or your dependents a COBRA enrollment form.</p> <p>You and/or your dependents have 60 days after the event or date the COBRA enrollment form was sent, whichever is later, to elect COBRA coverage and return your enrollment form.</p> <p>You and/or your dependents have 45 days after making your election to pay back premiums.</p>
<ul style="list-style-type: none"> <li>• You leave employment,</li> <li>• Your hours are reduced,</li> <li>• You go on leave without pay, or</li> <li>• You die</li> </ul>	<p>Navia Benefits has 14 days after the event (or notification of your death) to send you and/or your dependents a COBRA enrollment form.</p> <p>You and/or your dependents have 60 days after the event or date the COBRA enrollment form was sent, whichever is later, to elect COBRA coverage and return your enrollment form.</p> <p>You and/or your dependents have 45 days after making your election to pay back premiums.</p>
<p>If you or your dependent becomes eligible for Social Security disability benefits within 60 days of the date your coverage ended, you or your dependent must notify your Human Resources office within 60 days of receiving notice from the Social Security Administration and before the end of the initial 18-month COBRA period. If you and/or your dependents miss any of these deadlines, you and/or your dependents forfeit your rights to continue coverage.</p>	