Information that should be Included in COBRA Notices

\_\_\_\_ DOL-approved initial notice of COBRA rights

\_\_\_\_ Description of coverage options and premiums

\_\_\_\_ Offers of assistance in understanding COBRA rights

\_\_\_\_ Offer of translation into another language

\_\_\_\_ Notice that premiums are subject to change

\_\_\_\_ Notice that benefits are subject to change

\_\_\_\_ Notice that coverage can be terminated for cause

\_\_\_\_ Circumstances for which coverage can be extended beyond 18 months to 29 or 36 months

\_\_\_\_ Notice that coverage can terminate early

\_\_\_\_ Special retiree rules

\_\_\_\_ Premium due dates

\_\_\_\_ Methods of premium payments

\_\_\_\_ What happens when personal checks are returned for insufficient funds?

\_\_\_\_ Notice that claims will not be paid until a premium is received for the applicable period

\_\_\_\_ Right to select alternative coverage

\_\_\_\_ Right for coverage to be elected for newborns and newly adopted children

\_\_\_\_ Procedures for using an HMO during election period

\_\_\_\_ Conversion option upon end of COBRA coverage

\_\_\_\_ Independent election right of spouse and dependent children

\_\_\_\_ How to calculate deductibles

\_\_\_\_ How to calculate limits

\_\_\_\_ Open enrollment rights

\_\_\_\_ How to exercise the right to elect continuation coverage

\_\_\_\_ How to contact plan administrator

\_\_\_\_ How to obtain copies of plan documents