

Policy: 5.27

Benefits Continuation (COBRA)

The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) gives employees and their qualified beneficiaries the opportunity to continue health insurance coverage under KCKCC's health plan when a "qualifying event" would normally result in the loss of eligibility. Some common qualifying events are resignation, retirement, termination of employment, or death of an employee; a reduction in an employee's hours or a leave of absence; an employee's divorce or legal separation; and a dependent child no longer meeting eligibility requirements.

Under COBRA, the employee or beneficiary pays the full cost of coverage at KCKCC's group rates plus an administration fee. KCKCC provides each eligible employee with a written notice describing rights granted under COBRA when the employee becomes eligible for coverage under KCKCC's health insurance plan. The notice contains important information about the employee's rights and obligations.

Health Care Continuation for Retirees

Employees who retire with ten (10) years or more of service with KCKCC but are not eligible for KCKCC's Early Retirement Provision and who receive a retirement benefit from KPERS may continue health insurance coverage for themselves and their dependents through a KCKCC-sponsored Group Health Plan. This coverage will be provided at the employee's expense until the retired employee 1) reaches the age of 65; 2) fails to make timely monthly premium payments; or 3) becomes eligible for coverage under a plan of another employer (whichever occurs sooner).

Long-Term Disability

Upon commencement of payment of KPERS long-term disability benefits, employment with KCKCC will terminate. Health insurance coverage for the employee and their dependents through a KCKCC-sponsored Group Health Plan will be offered at the employee's expense until 1) the premiums are not paid on a timely basis; 2) KCKCC ceases to maintain any group health plan; 3) the employee becomes entitled to Medicare benefits; 4) the employee returns to full-time employment at KCKCC; or 5) the employee obtains coverage under another employer group health plan that does not contain any exclusion or limitation with respect to any pre-existing condition.