

## Health 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 the company's health plan when a "qualifying event" would normally result in the loss of eligibility. Some common qualifying events are resignation, 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 the company's group rates plus an administration fee. «\_CompanyName» provides each eligible employee with a written notice describing rights granted under COBRA when the employee becomes eligible for coverage under the company's health insurance plan. The notice contains important information about the employee's rights and obligations.

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**Note:** To obtain cost information, contact the Office of Human Resources.



*Please see the following related Word templates:*

- Cobra Information (a template to fill out the COBRA information form for all your employees)
- Cobra Offer Terms (template to create a notice of continuing group health coverage)

## Short-term Disability Insurance

«\_CompanyName» provides a short-term disability (STD) benefits plan to eligible employees who are unable to work because of a qualifying disability due to an injury or illness. Employees in the following employment classifications are eligible to participate in the STD plan:

Regular full-time employees

[SPECIFY ANY OTHERS]

Eligible employees may participate in the STD plan subject to all terms and conditions of the agreement between «\_CompanyName» and the disability insurance carrier. For details of the STD benefits plan including plan options, benefit amounts, when they are payable, limitations, restrictions, and other exclusions, see the plan document provided to all eligible employees. Contact the Office of Human Resources for more information about STD benefits.

## Long-term Disability Insurance

«\_CompanyName» provides a long-term disability (LTD) benefits plan to help eligible employees cope with an illness or injury that results in a long-term absence from employment. LTD is designed to ensure a continuing income for employees who are disabled and unable to work.

Employees in the following employment classifications are eligible to participate in the LTD plan:

Regular full-time employees

[SPECIFY ANY OTHERS]

Eligible employees may participate in the LTD plan subject to all terms and conditions of the agreement between «\_CompanyName» and the LTD insurance company. Eligible employees may begin LTD coverage only after completing [1] year of service.

Monthly disability payments are available on the [181st] calendar day of disability at 60% of base salary at the time of the disability.

Details of the LTD benefits plan including benefit amounts, limitations, and restrictions are described in the plan document provided to eligible employees. Contact the Office of Human Resources for more information about LTD benefits.

## Life Insurance

Life insurance offers you and your family important financial protection from the losses associated with an untimely death. «\_CompanyName» provides a basic life insurance plan for eligible employees.

Employees in the following employment classifications are eligible to participate in the life insurance plan:

Regular full-time employees

[SPECIFY ANY OTHERS]

Eligible employees may participate in the life insurance plan subject to all terms and conditions of the agreement between «\_CompanyName» and the life insurance company.

The current plan provides [XX] times base salary to beneficiaries upon death of a covered employee.

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