

# Federal COBRA Administration Flowchart

For employers with 20 or more employees\*

Employee/Spouse/Dependent(s) enrolls in the health plan

Provide General Notice to all new enrollees within 90 days after coverage begins. Mailing it to the home address of the family will ensure that you are compliant with this requirement for all enrolled family members living in the same household.

Has a triggering event (TE) occurred?

NO

No COBRA coverage

Notify insurer within 14 days to begin COBRA coverage

Was the first COBRA election within 45 days?

NO

Terminate COBRA and provide COBRA Termination Notice

Terminate COBRA coverage and provide Notice of Early Termination

**CLICK HERE**  
to submit your request for a copy of the  
**Federal COBRA Administration Flowchart**  
or call us at  
**267.384.5300**

**Non-compliance**

Penalties for COBRA tax penalties of \$100 per member is affected day under ERISA, as well as attorney fees and claims liability.

For additional information, contact Franconia Insurance & Financial Services info@fifs.com 267.384.5300

If COBRA is terminated early, provide Notice of Early Termination. If COBRA continues until the end of the max coverage period, provide End of Full COBRA Term Notice. For additional assistance, contact Franconia Insurance & Financial Services. info@fifs.com 267.384.5300

\*Federal COBRA covers group health plans sponsored by an employer (private-sector or state/local government) that employed at least 20 employees on more than 50 percent of its typical business days in the previous calendar year. Both full- and part-time employees are counted to determine whether a plan is subject to COBRA. Each part-time employee counts as a fraction of a fulltime employee, with the fraction equal to the number of hours that the part-time employee worked divided by the hours an employee must work to be considered full time.

Employers with less than 20 employees, as described above, are subject to PA mini-COBRA; however, Pennsylvania law only applies to insured arrangements, including hospital and surgical policies; Federal COBRA applies to insured AND self-insured group health programs.