

Qualified beneficiaries may become eligible for an extension of the maximum time period under two circumstances.

Circumstance 1: Second Qualifying Event – Contingent upon a second qualifying event, a qualified beneficiary may become entitled to an 18-month extension (possible max = 36 months). Second qualifying events include death of the employee, divorce or legal separation, employee's Medicare entitlement, or dependent child ceasing to be a dependent. Please notify benefitexpress in the case of a second qualifying event.

Circumstance 2: Disability – If a qualified beneficiary in your family becomes disabled and meets certain criteria, all the qualified beneficiaries receiving continuation coverage due to a single qualifying event are entitled to an 11-month extension (possible max = 29 months). Premiums through the duration of the extension can be raised to a maximum of 150% of the cost of coverage.

Circumstance Please notify benefitexpress as soon as possible if you have been deemed disabled by the SSA.

Qualified beneficiaries receiving the disability extension, must notify benefitexpress if the SSA determines the individual to be no longer disabled.

Requirements for Receiving the Disability Extension Include:

- Deemed disabled by the Social Security Administration
- Disability began prior to the end of the first 60 days of continuation coverage (If you are deemed disabled before making your COBRA election, you have 60 days from the plan start to notify benefitexpress)
- Disability reported within 60 days of the latter of:
 - Determination letter
 - Qualifying event date
 - Loss of coverage date
 - Date QB is notified
- Disability reported before the end of 18-month maximum coverage period (You can not notify for the extension after your 18-month continuation has concluded)