COBRA Timeline Chart

COBRA QE
A triggering event occurs that causes or will cause a loss in plan coverage.

ABC COMPANY
updates enrollment platform to reflect COBRA QE so COBRA QE is passed to WEX within 7 days of notification of the QE.

Once the enrollment platform has been updated, a notification is sent to each carrier to end active benefits for the QB.

WEX
mails QB SRN (COBRA packet) within 7 days from notice of the QE.

COBRA ELECTION
Did the QB Elect?
The QB must elect COBRA within 60 days of the election notice or the first day of COBRA.

YES
QB makes COBRA election within the 60-day election period.

QB must make initial premium payment within 45 days of the COBRA election.

NO
QB does **not** make an election within the 60-day election period.

No COBRA coverage is provided.

30 DAY PAYMENT GRACE PERIOD
Did the QB make payment?
Subsequent premium payments are due on the 1st of the month for that month of coverage. There is a 30-day grace period for subsequent payments.

YES
QB makes timely payments within the 30-day grace period.

COBRA coverage continues.

NO
QB does not make timely payments within 30 day grace period.

COBRA coverage is terminated and the QB is notified of the termination of coverage.

COBRA TERMINATION
COBRA coverage ends.

MAXIMUM COVERAGE PERIOD ENDS
WEX s notifies QB of conversion possibilities 180 days before the end of the maximum coverage period.

COBRA BENEFITS TERMINATION FORM
QB submits form to terminate their COBRA coverage.

QB is notified of the termination of coverage.

Key
QE: Qualifying Event
QB: Qualified Beneficiary
SRN: Specific Rights Notice

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