## **COBRA Timeline Chart**

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



## **ABC COMPANY**

**WEX** 

mails QB SRN

(COBRA packet)

within 7 days from

notice of the QE.

A triggering event updates enrollment occurs that causes platform to reflect or will cause a loss COBRA QE so COBRA QE is passed to WEX within 7 days of notification of the QE.

# Key

**COBRA QE** 

in plan coverage.

**QE**: Qualifying Event QB: Qualified Beneficiary **SRN**: Specific Rights Notice No COBRA coverage is provided.



QB does not make an election within the 60-day



election period.



#### **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.

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



QB does not make timely payments within 30 day grace period.



#### **30 DAY PAYMENT GRACE PERIOD**

### Did the QB make payment?

Subsequent premium payments are due on the Ist of the month for that month of coverage. There is a 30-day grace period for subsequent payments.



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



COBRA coverage continues.



#### **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.



QB submits form to terminate their COBRA coverage.

**FORM** 



QB is notified of the termination of coverage.

