COBRA
The Consolidated Omnibus Budget Reconciliation Act (COBRA), a federal law, contains provisions which mandate the continuation of employer sponsored health insurance under specific circumstances. There are two areas:

1. Under COBRA, age limits have been removed so that any active employee or spouse age 65 or older, remain covered under the University's group health plan unless he/she has specifically elected Medicare as primary coverage.

2. As long as the University offers health insurance coverage to employees, the University is required to offer continued group health insurance coverage to covered employees, former employees, spouses and dependents who become ineligible for group coverage because of one of the following qualifying events:

   If the qualifying event is: disability, coverage is available for 29 months.

   If the qualifying event is: retirement, termination of employment or reduction of hours, the employee is given the opportunity to continue coverage for 18 months (entire premium cost plus an administrative fee is assumed by the employee).

   If the qualifying event is: death of employee, eligibility for Medicare, divorce or legal separation, or dependent child ineligible due to age or loss of full-time student status, coverage is available for 36 months (entire premium cost plus an administrative fee is assumed by employee or beneficiary).

At WPI, COBRA is administered through a third party vendor. For information on the current vendor, please contact the Office of Human Resources directly.