

DOL Provides Model Notices to Help

Employers Comply with ARRA

The American Recovery and Reinvestment Act of 2009 (ARRA) has many provisions including Cobra Continuation Coverage for qualified beneficiaries. Beyond Benefits is checking in to provide Model Notice information and links to valuable resources that can be downloaded from the DOL website.

General Notice (Full version) – each with different targeted audience

Plans subject to the Federal COBRA provisions must send the General Notice to all qualified beneficiaries, not just covered employees, who experienced a qualifying event at any time from September 1, 2008 through December 31, 2009, regardless of the type of qualifying event, and who either have not yet been provided an election notice or who were provided an election notice on or after February 17, 2009 that did not include the additional information required by ARRA. This full version includes information on the premium reduction as well as information required in a COBRA election notice.

General Notice (Abbreviated version)

The abbreviated version of the General Notice includes the same information as the full version regarding the availability of the premium reduction and other rights under ARRA, but does not include the COBRA coverage election information. It may be sent in lieu of the full version to individuals who experienced a qualifying event on or after September 1, 2008, have already elected COBRA coverage, and still have it.

Alternative Notice

Insurance issuers that provide group health insurance coverage must send the Alternative Notice to persons who became eligible for continuation coverage under a State law. Continuation coverage requirements vary among States, and issuers should modify this model notice as necessary to conform it to the applicable State law. Issuers may also find the model Alternative Notice or the abbreviated model General Notice appropriate for use in certain situations.

The Department of Labor Provides Additional Resources:

The DOL has released Spanish versions of each Notice, Fact Sheets for both employees and employers regarding the COBRA subsidy, Posters Flyers and Archived Webcasts if you are in need of additional information.

For additional information or assistance please contact Judy Davis at : 413-750-7133 or jdavis@icnegroup.com

Web Resources:

General Notice (Full version)

<http://www.dol.gov/ebsa/COBRAGeneralnoticefullversion.doc>

General Notice (Abbreviated Version)

<http://www.dol.gov/ebsa/COBRAGeneralnoticeabbreviatedversion.doc>

Alternative Notice

<http://www.dol.gov/ebsa/COBRAalternativenoticedoc>

Additional Information

<http://www.dol.gov/ebsa/cobra.html>

