

# COBRA Administration Checklist

*A step-by-step compliance guide to ensure all COBRA requirements are met during employee transitions.*

## 1. Identify Qualifying Event

- Confirm separation constitutes a COBRA-qualifying event.
- Verify eligibility for continued coverage.
- Record date of qualifying event.

## 2. Notify Plan Administrator

- Document the event within 14 calendar days.
- Send official notice to COBRA administrator.
- Confirm dependent information is included.

## 3. Provide COBRA Election Notice

- Issue notice within 44 days of qualifying event.
- Ensure notice contains all required information.
- Deliver via certified mail and retain proof.

## 4. Track Employee Response

- Record election or decline.
- Verify initial premium payment.
- Notify insurance carrier.

## 5. Manage Ongoing Coverage

- Ensure monthly premiums received within grace period.
- Track coverage duration.
- Communicate plan changes.

## 6. Coordinate End of Coverage

- Send COBRA Termination Notice.
- Update HRIS and benefits systems.
- Notify payroll.

## 7. Recordkeeping

- Retain copies for at least six years.
- Conduct periodic audits.