

# LAC COURTE OREILLES OJIBWE COLLEGE



**Policy Number: 10.2**

**Policy Title: Temporary Continuation of Coverage (Federal Employee Health Benefit COBRA comparable) and COBRA**

**CROSS REFERENCE(S):**

10.1 Medical Insurance

## **Purpose/Policy**

The Federal Employee Health Benefit program through which the College's medical insurance is provided allows for Temporary Continuation of Coverage (TCC) which is comparable to the Federal Consolidated Omnibus Budget Reconciliation Act (COBRA) which gives employees and their qualified beneficiaries the opportunity to continue health insurance coverage under the college health plan when a "qualifying event" (e.g., resignation, termination of employment, or death of an employee, and employee's divorce or legal separation) results in loss of eligibility. Except in the case of resignation, termination or non-renewal of contract, the employee is responsible for notifying the college of a "qualifying event". The TCC coverage will continue for the maximum months allowed per FEHB regulations.


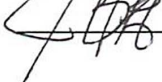
Under TCC, the employee or beneficiary pays the full cost of coverage plus an administration fee. The insurance provider will bill the employee directly.

The employee dental plan allows for COBRA coverage as explained above for the maximum months allowed by that act. Payment of the premiums of the dental insurance will be required to be paid to the business office at least monthly with the premium due the first of the month prior to the coverage month. Non-payment of premiums by the due date will result in the cancellation of coverage.

**Date approved:** 12/20/2019

**Review date:** December 2020

**Signature**

 \_\_\_\_\_ President  
 \_\_\_\_\_ Board Chair