CITY OF DECATUR Texas	CITY OF DECATUR PERSONNEL POLICY		
Chapter 04	**Benefits**		
Section 13	**Group Health Continuation Coverage (COBRA)**		
Revised By:	**Nate Mara, City Manager**	**Revised Date:**	**December 22, 2025**
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04.13 Group Health Continuation Coverage (COBRA)

COBRA is a federal law that requires most employers who sponsor group health plans to offer employees and their families the opportunity to temporarily extend their group coverage at group rates in certain instances where coverage under the employer's group health plan would otherwise terminate.

A. The employee is responsible for paying for the cost of any such continuation coverage plus a 2% administration fee.

B. Employees may elect COBRA continuation coverage for up to 18 months after termination of employment (unless the employee is terminated due to gross misconduct).

C. Employees may elect COBRA continuation coverage for up to 18 months if their hours are reduced to such an extent that the employee no longer qualifies for participation in the group health plan.

D. Under other circumstances, COBRA coverage is available for up to 36 months following a qualifying event.

E. Employees must notify the City within 60 days of the occurrence of the employee's legal separation or divorce and of a covered dependent ceasing to qualify as a dependent under the medical plan.

Detailed COBRA notices are given to employees when an employee becomes eligible for participation in the City's group health plan and again when a qualifying event occurs. For more complete information on COBRA and employee health plans, employees should review their summary plan descriptions or review a copy of the full health plan at the Human Resources office.