



The Consolidated Omnibus Budget Reconciliation Act (COBRA)

Frequently Asked Questions (FAQs)

The Consolidated Omnibus Budget Reconciliation Act of 1985, or COBRA, allows you to continue group medical/prescription, dental, and vision coverage on an individual basis when you or your dependents become ineligible for WCPS benefits. You can also continue your health flexible spending account on a post-tax basis.

How long can I continue benefits?

Generally, medical/prescription, dental, and vision coverage may be extended up to 18 months for employees. Dependents who lose coverage because of loss of eligibility status may continue coverage for 36 months. If you participate in a health care flexible spending account, you can continue the account by making after-tax payments for up to the current plan year in which you leave WCPS.

When would you need COBRA?

You and your dependents may need COBRA coverage should you experience the following status changes:

- Your employment is terminated.
- You transfer to a position which is not eligible for benefits.
- Your dependents might need COBRA continuation in the event of your death, divorce or when a child no longer qualifies as a covered dependent (marriage, they turn age 26, reaching independent status, etc.).

How will I be notified about COBRA coverage?

When you lose eligibility based on your employment status changes, COBRA benefits will be explained during your exit. If you do not receive your COBRA information within a reasonable length of time (no longer than 15 days), you should contact the Benefits office immediately. You have only 60 days following your status change to apply for COBRA coverage.

How will a dependent be notified?

If your dependents lose coverage due to your death, divorce or ineligibility, the Benefits team in Human Resources possibly will not know of these changes, and therefore, will not automatically mail out COBRA information. You must notify the Benefits Office within 30 days of the changes so that your dependents will qualify for COBRA coverage.

Where will the COBRA notification be sent?

Make sure your home address is current with Washington County Public Schools. COBRA information will be sent to your last known home address.

What if I have further questions?

Please visit the [DOL website](#) or [contact](#) the Human Resources Benefits team.