

2000  
COBRA  
Handbook

*Cynthia M. Combe*  
*I.M. Golub*  
*Roberta K. Chevlowe*



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# Cobra Handbook

**Golub, Chevlowe (Proskauer Rose)**



## **Cobra Handbook:**

*COBRA Handbook, 2021 Edition* Golub, Chevlowe (Proskauer Rose), 2020-12-11 COBRA Handbook provides health plan sponsors administrators service providers fiduciaries attorneys and other benefits professionals with comprehensive up to date coverage of the complex issues involved in complying with the Consolidated Omnibus Budget Reconciliation Act of 1985 COBRA In addition to detailed guidance and commentary COBRA Handbook includes examples model language and references to relevant statutory regulatory and case law The 2021 Edition of COBRA Handbook includes updated case law and discussions regarding the following issues DOL and IRS guidance extending various COBRA deadlines due to the COVID 19 pandemic COBRA s notification requirements including the content of the required notices Relief for COBRA violations Which entities may be held liable for COBRA violations Standing to bring a lawsuit for a COBRA violation Preemption of state law claims premised on COBRA violations Note Online subscriptions are for three month periods Previous Edition COBRA Handbook 2020 Edition ISBN 9781543810929 **COBRA Handbook, 2020 Edition (IL)** Golub, Chevlowe (Proskauer Rose), 2019-12-11 COBRA Handbook is designed for benefits professionals plan administrators employers service providers fiduciaries attorneys and others who must deal with the complexities of the COBRA This practical handbook simplifies the complexity of handling COBRA It is designed for benefits professionals plan administrators employers service providers fiduciaries attorneys and others who must solve COBRA issues and stay in compliance The handbook reviews in detail the rules contained in the IRS and DOL regulations and offers guidance on how to comply with the various rules contained in the regulations The 2020 Edition reviews significant legal developments in the COBRA arena since the publication of the prior edition and discusses new judicial decisions issued during the past year Highlights include updated and extensive discussions of the following issues What types of employee benefit plans are subject to COBRA Under what circumstances a COBRA qualifying event occurs What constitutes termination due to gross misconduct for COBRA purposes How a plan administrator can ensure compliance with COBRA s notification requirements and what type of documentation should be retained Under what circumstances a plan must notify an individual of the termination of his or her COBRA coverage And much more COBRA Handbook also reviews in detail the rules contained in the IRS and DOL regulations and offers guidance on how to comply with the various rules contained in the regulations In addition COBRA Handbook includes the following features to help employers other plan sponsors administrators and consultants in administrating and complying with this complicated and continuously developing area of the law Examples illustrating important concepts Practice Pointers to help benefits professionals comply with COBRA Detailed case citations and notes to help the reader quickly locate relevant portions of the law regulations administrative releases and supporting judicial decisions The full text of the DOL and IRS Final COBRA Regulations model COBRA notices and sample COBRA provisions for inclusion in a purchase agreement A glossary containing definitions of the key terms and abbreviations used in the book A table of cases at the end of the book providing

full citations to relevant judicial decisions as well as chapter and section references for each case discussed A table of COBRA cases grouped by issue A detailed subject index Previous Edition COBRA Handbook 2019 Edition ISBN 9781454889908 **COBRA Handbook** Ira M. Golub, Cynthia M. Combe, Linda Edith Rosenzweig, 1996 [Cobra Handbook 2010](#) Ira M. Golub, Roberta K. Chevlowe, 2009-11-09 COBRA Handbook is designed for benefits professionals plan administrators employers service providers fiduciaries attorneys and others who must deal with the complexities of the Consolidated Omnibus Budget Reconciliation Act of 1985 as amended COBRA The 2010 Edition reviews significant legal developments in the COBRA arena since the publication of the prior edition and discusses new judicial decisions issued during the past year Highlights include detailed discussion in Chapter 8 of the federal government s COBRA premium subsidy under the American Recovery and Reinvestment Act of 2009 ARRA as well as updated and extensive discussions of the following issues What types of health plans are subject to COBRA Under what circumstances will courts award penalties for COBRA violations and attorneys fees to plaintiffs in COBRA cases What damages are recoverable in COBRA actions Who is liable for a COBRA violation When and how must COBRA notices be provided What information should be included in COBRA notices When sending COBRA notices what type of proof should be retained by employers and plan administrators Under what circumstances does a COBRA qualifying event occur What are the rights of qualified beneficiaries who are receiving COBRA coverage The 2010 Edition of COBRA Handbook also reviews in detail the rules contained in the IRS and DOL regulations and offers guidance on how to comply with the various rules contained in the regulations This edition also provides up to date coverage of the following specific issues What type of proof is required to establish that a COBRA notice has been sent When is a COBRA election considered to be timely made May a plan accept a COBRA election that has been transmitted electronically What constitutes termination due to gross misconduct for COBRA purposes What are the COBRA rights of an employee aged 65 or over who terminates from active employment Are participants in retiree medical plans eligible for COBRA coverage What are the COBRA rights of an individual who is on FMLA leave When must a plan make COBRA coverage available to an employee s ex spouse What happens if an employee fails to notify the plan of his or her divorce What happens if a qualified beneficiary moves outside the region of a region specific plan Does COBRA apply to medical savings accounts and health reimbursement arrangements Can individual health insurance policies constitute a group health plan for COBRA purposes What are the COBRA obligations of a multi employer health plan when a contributing employer withdraws from the plan What disclosures should be made when health care providers inquire about a patient s coverage status before the patient has elected and paid for COBRA continuation coverage Under what circumstances does ERISA preempt state continuation coverage laws What remedies for COBRA violations are available under ERISA s civil enforcement provisions Under what circumstances will courts typically award penalties and or attorneys fees in COBRA cases What are the IRS rules governing COBRA responsibilities in mergers and acquisitions In addition COBRA Handbook

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**COBRA Handbook, 2024 Edition** Golub, Chevlowe (Proskauer Rose),2023-12-19 COBRA Handbook provides health plan sponsors administrators service providers fiduciaries attorneys and other benefits professionals with comprehensive up to date coverage of the complex issues involved in complying with the Consolidated Omnibus Budget Reconciliation Act of 1985 COBRA In addition to detailed guidance and commentary COBRA Handbook includes examples model language and references to relevant statutory regulatory and case law The 2024 Edition includes discussions of new court decisions regarding COBRA eligibility the sufficiency of COBRA notices and premium payment matters Issues related to litigating COBRA claims such as the applicable statute of limitations period and standing to bring a claim The 2024 Edition also includes updated information on the federal government s tolling of COBRA related deadlines due to the COVID 19 pandemic now that the National Emergency has ended For the practitioner s convenience and to assist in further research COBRA Handbook also provides appendices reproducing the final COBRA regulations issued by the Department of Labor and the Internal Revenue Service

**COBRA Handbook, 2025 Edition** Golub, Chevlowe (Proskauer Rose), **COBRA Handbook, 2022 Edition** Golub, Chevlowe (Proskauer Rose),2021-12-14 COBRA Handbook provides health plan sponsors administrators service providers fiduciaries attorneys and other benefits professionals with comprehensive up to date coverage of the complex issues involved in complying with the Consolidated Omnibus Budget Reconciliation Act of 1985 COBRA In addition to detailed guidance and commentary COBRA Handbook includes examples model language and references to relevant statutory regulatory and case law The 2021 Edition of COBRA Handbook includes updated case law and discussions regarding the following issues DOL and IRS guidance extending various COBRA deadlines due to the COVID 19 pandemic COBRA s notification requirements including the content of the required notices Relief for COBRA violations Which entities may be held liable for COBRA violations Standing to bring a lawsuit for a COBRA violation Preemption of state law claims premised on COBRA violations

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Cobra Handbook gives you detailed advice and solutions to everyday Cobra administrative problems It provides the text of the final Cobra regulations and offers guidance on how to comply with various new rules addressed in the regulations You ll find answers to hundreds of the most complex COBRA questions including What type of proof is required to establish that a COBRA notice has been sent When is a COBRA election considered timely When is an employer permitted to increase the amount of the required Cobra premium What remedies are available under ERISA civil enforcement provisions What are the rules regarding obligations of multiemployer plans when a contributing employer withdraws from the plan And more

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**Cobra Handbook, 2011 Edition** Golub,Roberta K Chevlowe,2010-11-05 COBRA Handbook is designed for benefits professionals plan administrators employers service providers fiduciaries attorneys and others who must deal with the complexities of the Consolidated Omnibus Budget Reconciliation Act of 1985 as amended COBRA The 2010 Edition reviews significant legal developments in the COBRA arena since the publication of the prior edition and discusses new judicial decisions issued during the past year Highlights include detailed discussion in Chapter 8 of the federal government s COBRA premium subsidy under the American Recovery and Reinvestment Act of 2009 ARRA as well as updated and extensive discussions of the following issues What types of health plans are subject to COBRA Under what circumstances will courts award penalties for COBRA violations and attorneys fees to plaintiffs in COBRA cases What damages are recoverable in COBRA actions Who is liable for a COBRA violation When and how must COBRA notices be provided What information should be included in COBRA notices When sending COBRA notices what type of proof should be retained by employers and plan administrators Under what circumstances does a COBRA qualifying event occur What are the rights of qualified beneficiaries who are receiving COBRA coverage The 2010 Edition of COBRA Handbook also reviews in detail the rules

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