



**ARRA: COBRA (and Cal-COBRA) Model Notices
(Copies attached)**

The Department of Labor has issued Model Notices to be used to comply with the American Recovery and Reinvestment Act of 2009 (ARRA) which provides for reduction of COBRA (and Cal-COBRA) premiums in certain circumstances. There are four model notices:

Model COBRA Continuation Coverage Election Notice

General Notice (Full version)

To be used by Plans subject to COBRA to send to all qualified beneficiaries who experience a qualifying event from September 1, 2008 through December 31, 2009.

Model COBRA Continuation Coverage Supplemental Notice

General Notice (Abbreviated version)

Can be used in lieu of the Full version notice to send to individuals who experienced a qualifying event since September 1, 2008, have already elected COBRA coverage and still have COBRA coverage.

Model COBRA Continuation Coverage Additional Election Notice

Notice in Connection with Extended Election Periods

To be used by Plans to send to any assistance eligible individual (basically employees involuntarily terminated from September 1, 2008 through February 16, 2009 and their qualified beneficiaries) who either did not elect COBRA continuation coverage or elected and then subsequently discontinued COBRA coverage. This notice must be provided by April 18, 2009.

Mode Continuation Coverage Election Notice (State COBRA)

Alternative Notice

To be used by issuers that provide group health insurance coverage to persons who are eligible for continuation coverage under state law.

For further assistance or additional information on this issue, please contact Jeanne Flaherty or Lynn Ryder at Employer's Legal Advisor, Inc.

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