

Duration of Continuation of Coverage

Qualifying Events	Employment ends, (except gross misconduct) retirement, leave of absence, lay-off	Divorce or legal separation	Death of employee	Dependent child loses eligibility	Dependents lose eligibility due to employee's enrollment in Medicare	Total disability	MN Section 471.61	Retirees of employer filing Chapter 11 bank-ruptcy (includes substantial reduction in coverage within one year of filing)	Surviving dependents of retiree on lifetime continuation due to bankruptcy of employer	Employee's entry into active or reserve military duty, whether voluntary or involuntary
Federal COBRA	Earliest of: 1. 18 months, or 2. Enrollment in other group coverage or Medicare, or 3. Date coverage would otherwise end.	Earliest of: 1. 36 months, or 2. Enrollment in other group coverage or Medicare, or 3. Date coverage would otherwise end.	Earliest of: 1. 36 months, or 2. Enrollment in other group coverage or Medicare, or 3. Date coverage would otherwise end.	Earliest of: 1. 36 months, or 2. Enrollment in other group coverage or Medicare, or 3. Date coverage would otherwise end.	Earliest of: 1. 36 months, or 2. Enrollment in other group coverage or Medicare, or 3. Date coverage would otherwise end.	Earliest of: 1. 29 months, or 2. Enrollment in other group coverage or Medicare, or 3. Date coverage would otherwise end.	Not applicable	Lifetime continuation	36 months following the retiree's death	Earliest of the date on which the employee fails to return to work or apply for a position of employment following return from uniformed service or 24 months.
State Continuation	Earliest of: 1. 18 months, or 2. Enrollment in other group coverage, or 3. 24 months under USERRA for employees called to active uniformed service.	Earliest of: 1. Date coverage would otherwise terminate, or 2. Enrollment in other group coverage.	Earliest of: 1. The date the surviving spouse and dependents enroll in other group coverage, or 2. The date the coverage would have terminated under the contract had the employee lived.	Earliest of: 1. 36 months, or 2. Enrollment in other group coverage, or 3. Date coverage would otherwise end.	Earliest of: 1. 36 months, or 2. Enrollment in other group coverage, or 3. Date coverage would otherwise end.	Earliest of: 1. 24 months if the employee is unable to perform his/her position, or 2. Indefinite if after 24 months the employee is unable to engage in any paid employment or work for which the employee may, by education and training, including rehabilitative training, be or reasonably become qualified, or 3. Date coverage would otherwise end.	Earliest of: 1. Enrollment in other group coverage, or 2. Date coverage would otherwise end.	Follow Federal law	Follow Federal law	Follow Federal law
Who May Continue	Employee and dependents	Former spouse and any dependent children who lose coverage	Surviving spouse and dependent children	Dependent children	All dependents	Employee and dependents	Retiree and eligible dependents	Retiree and dependents	Surviving spouse and dependent children	Employee only may elect for employee and dependents