COBRA second qualifying events

This article explains COBRA second qualifying events.

After a qualifying event of termination of employment or reduction of hours, the COBRA eligibility period may be extended to a total of 36 months from the original first day of COBRA if one of the following events occurs during the initial 18-month coverage period:

- Death of the employee
- Divorce or legal separation from the employee
- Loss of dependent status

Note: Second qualifying events extend coverage for the spouse and dependents enrolled in COBRA at the time of the event, *regardless of whether or not the employee is enrolled*. These events are only considered second qualifying events if they would have resulted in an involuntary loss of coverage had they occurred first.

A completed COBRA Second Qualifying Event Form, along with any required documentation, must be submitted within 60 days of the second qualifying event to apply for an extension of coverage.

Second qualifying event	**Required documentation**
Death of the employee	Death certificate
Divorce or legal separation from the employee	Divorce decree
Loss of dependent status	None

For information about extensions of COBRA coverage due to Medicare entitlement, see COBRA and Medicare.