

HEALTH INSURANCE CONTINUATION AND (

	Notice of Termination To Carrier	Notice of Right to Continue	Election Period Begins	Election Period Ends
<u>COBRA CONTINUATION RIGHTS</u>				
-federally mandated continuation of health benefits	within <u>30</u> days of termination of employment	from carrier within <u>14</u> days of receipt of termination notice; may be more than <u>14</u> days if multi-employer plan	not later than date coverage would otherwise terminate	not e <u>60</u> da cove: to t afte: employe notio cont:
-applicable to employee groups of <u>20 or more</u>				
<u>NYS CONTINUATION RIGHTS</u>				
(follows termination of employment)	Notice of continuation privilege required to be provided in the certificate of coverage.		within <u>60</u> days following employment termination date or date employee given notice of right of continuation, whichever is later	not e <u>60</u> da cove: due t tion
-applicable to any group health insurance <u>not</u> subject to federal right to continue under COBRA (generally employee groups of <u>fewer than 20</u>)	Separate notification after the job dismissal is not required. Employee/member must request continuation in writing.			
-includes individual contracts issued by Article 43 corporations on a community rated basis				
<u>NYS CONVERSION RIGHTS</u>				
(follows <u>18</u> month continuation period)	Notice of conversion privilege should be in insurance contract or certificate. Must also be provided to the insured within <u>15</u> days of termination of coverage under the group contract. If notification is after <u>15</u> days but less than <u>90</u> days, time to exercise conversion privilege is extended for <u>45</u> days after giving notice.		not later than date coverage would otherwise terminate	for i group cont: after insu: for g <u>45</u> da termi emplo group