Timeline for COBRA enrollment

Employee and/or dependent COBRA qualifying event

QB has 30 days to notify their employer.

IC has 14 days to send a COBRA packet to QB.

QB has **60 days** from the date of notice or the date of loss of coverage, whichever is later, to elect COBRA.

QB has **45 days** from the election date to pay at least 90% of the first month's premium directly to EGID. Premiums are billed retroactively to the last day of active coverage.

Once EGID has all forms and premiums, insurance benefits activate.

