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If you are laid off, you could remain eligible for continued insurance coverage for several months after your layoff date. By understanding the federal COBRA law, you can prolong your eligibility for as long as possible.

After your layoff, if you plan to keep your medical coverage it is very important that you exercise your COBRA rights and pay your premiums right away. However, **if you cannot afford to continue your medical coverage under COBRA**, there are a few steps you can take to prolong the time period that you may be covered just in case of emergency.

Steps required by law	Days (before) after notification
First, your former employer must notify the plan administrator within 30 days after your termination.	(44-0)
Next, after receiving notice, the plan administrator must notify you of your COBRA rights within 14 days	(14-0)
Then, you must be given at least 60 days to inform your plan administrator that you want continued (retroactive) COBRA coverage.	0-60
Finally, after you choose COBRA coverage, you have up to 45 days to make the first premium payment.	60-105

So, depending on how quickly you receive notification, you might not have to pay your first premium until 149 days after your layoff. Even if you are notified immediately by the plan administrator, you will have at least 105 days to make the payment. During that time, you will remain eligible for insurance coverage retroactive to the date of your layoff. If you incur significant medical expenses amounting to more than the cost of the premiums, you should then pay your premiums so that your COBRA coverage will take effect.

Get familiar with this information.

If you suffer a medical emergency within 105 days of your loss of insurance coverage from your employer, it could save you a lot of money.