

Sample Notice of Early Termination of COBRA Coverage

Date: _____

Name of Qualified Beneficiary: _____

Address of Beneficiary: _____

City, State, Zip: _____

Status of Qualified Beneficiary: Employee/Former Employee
 Spouse Dependent

Please be advised that your COBRA continuation coverage will end on [Date] for the following reason(s):

- Failure to make payment of the required premium for continuation coverage on time or within specified grace period
- [Name of Company] has terminated or will terminate group health care coverage for all employees
- You are now covered by another group health care plan
- Subsequent to your election of COBRA continuation coverage, you became entitled to Medicare benefits
- The Social Security Administration has determined that you or another qualified beneficiary whose disability resulted in extension of your maximum COBRA coverage period is no longer disabled
- For cause (e.g., fraud)
- Other _____

If you have any questions about the termination of your COBRA continuation coverage benefits, please contact [Name, Phone Number, and Email of Contact Person].

[Optional Provisions--An employer may insert the following, if applicable]

Conversion Rights. You may have the right to convert your COBRA continuation coverage under a group plan to individual coverage. For information on converting your coverage, please contact [Name, Phone Number, and Email of Contact Person].

Right to Appeal. Instructions regarding the appeal process, should you wish to appeal this determination, are enclosed with this notice.

This sample notice is for general reference purposes only. As changes in the law, rules, regulations, and interpretations can occur, please contact an employment law attorney or the U.S. Department of Labor's Employee Benefits Security Administration to review any forms or documentation you intend to distribute to employees. These materials are not intended to replace the advice of a qualified attorney, plan provider or other professional advisor. If legal advice or other expert assistance is required, the services of a competent professional should be sought.