

**Table 1:** COBRA Qualifying Events and Coverage Duration

Qualifying Event	Length of COBRA
Retirement, termination, or reduction of hours	18 months
Developing a disability and requiring a reduction of hours	18 months
Developing a disability and becoming eligible for Social Security Disability Insurance during the initial 18-month COBRA period	18 months + 11 months extra
Spouse and dependents lose insurance due to: <ul style="list-style-type: none"><li>• The employee becoming Medicare-eligible</li><li>• Divorce</li><li>• The dependent child loses their dependent status</li><li>• Death of the employee</li></ul>	36 months