

Insurance Continuation

Federal and state insurance continuation laws (Consolidated Omnibus Budget Reconciliation Act [“COBRA”] and Minnesota Statutes 471.617) require employers to offer employees and covered dependents the opportunity to continue to receive health care coverage upon the occurrence of certain qualifying events that would otherwise result in termination of their group health care coverage. Qualified employees are notified of their rights under this continuation when they reduce their working hours to below benefit-earning levels, disability, termination, divorce, children losing dependent status, death, or Medicare entitlement, they may continue their medical insurance for up to 18, 29, 36 months, or indefinitely, depending on the qualifying event and in accordance with Minnesota Continuation Law. The employee must elect continuation within 60 days of the qualifying event. It is the employee’s responsibility to advise Human Resources if dependent coverage is being lost due to any of the above reasons.

It is the employee’s responsibility to send in the total cost stated in the COBRA forms by the beginning of each month for that following month, or the City of Hastings will terminate coverage if no payment has been received. Per COBRA guidelines, the employee or their dependents will be responsible for the full cost.