

COBRA notice for new hires

Q. What are our obligations under COBRA when we hire a new worker?—T.J.

A. The Consolidated Omnibus Budget Reconciliation Act (COBRA) requires that companies with 20 or more workers provide written notice of COBRA rights to each covered employee and his or her spouse when coverage under a group health plan first commences.

Many employers provide the initial COBRA notice to *the employee* as part of orientation. Employers also may send the initial notice to the covered employee's address by first-class mail.

Initial COBRA notice also must be provided to an employee's spouse. In general, a mailing addressed to both the employee and his or her spouse will suffice if the spouse's address is the same as the covered employee's. However, if the employer determines that the spouse resides at a different address, a separate first-class mailing should be sent to the spouse at that address.