

Requirements	COBRA	VIPER
General Rights Notification Letter	Required within 90 days	None required although still recommended
18 Months Cont. Coverage	Yes	Yes
36 Months Cont. Coverage (Dependants)	Yes	No, 18 month max.
Disabled QB – 11 Months	Yes	No
Qualifying Event/Rights Notification	Employer notice to Plan Admin – 30 days Plan Admin – 14 days from receipt of Employer notice	Notice must be provided to employee within 30 days of qualifying event
Election Period	60 days	60 days following receipt of QEN
1 st Payment Due	Within 45 days after electing coverage	Within 60 days of receipt of QEN, with election notice
Payment Grace Period	30 days from beg. of coverage month	None, payment due in advance of coverage month
Premium – Administrative Charge	No more than 2% premium	No more than 2% premium

COBRA (Federal Program) = for groups with 20 or more employees

VIPER (Vermont State Continuation) = for groups with two to nineteen employees