



What Employers Need to Know About Long-Term Disability and COBRA Requirements for Departing Employees

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In an interview with *HR Drive*, **Carlton Pilger** provides a roadmap for employers on how to handle long-term disability and COBRA coverage for departing employees. Carlton explains that COBRA only provides for covered employees and dependents experiencing a qualifying medical event. “Because long-term disability plans do not provide medical care; instead, they provide income replacement, they are not subject to COBRA and would not be required to be continued under COBRA,” Carlton says.

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