CRC BENEFITS

THRIVE Workplace Benefits
Dedicated to Development and Success

TENNESSEE

Regulatory Compliance and Resources by State

STATE CONTINUATION

Covered Employers: All employers

Qualified Beneficiaries: Employees, spouses, and dependents that were continuously insured for at least three months immediately prior to coverage termination

Qualifying Events:

Termination of employee coverage for any reason, except for:

- Discontinuance of the policy
- The employee's failure to pay any required contribution
- The employee's eligibility of Medicare

COBRA Duration:

- In the event of termination, the fractional policy month remaining at termination, plus up to three additional months
- In the event of divorce or death of an insured spouse, the fractional policy month remaining at termination, plus up to 15 additional months
- For individuals whose coverage is terminated during pregnancy, the fractional month remaining at termination, plus at least six months after the pregnancy

Maximum Premium Amount: 100% of the premium

Paid Family Leave: Federal only FMLA

State Employer Reporting: None

Paid Sick Leave: None

Mandatory 401(k): None

State Disability: None

Surprise Billing: Only federal

Department of Insurance website: https://www.tn.gov/commerce/insurance-division.html

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