

CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT (COBRA) – FEDERAL EMPLOYMENT LAW (FEL) PRACTICE TEST (SAMPLE)

STUDY GUIDE



Prepare with structure. Pass with confidence



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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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1. What is 'mini-COBRA'?

- A. A federal extension for large employers.
- B. A tax credit program.
- C. A state continuation coverage that applies to employees of smaller employers not covered by federal COBRA; durations vary by state.
- D. A temporary disability benefit.

2. The SSA has jurisdiction under COBRA to determine whether someone is disabled under which act?

- A. Social Security Act
- B. COBRA
- C. ERISA
- D. FMLA

3. What is the standard duration of COBRA continuation following a qualifying event?

- A. 18 months
- B. 12 months
- C. 24 months
- D. 36 months

4. Which items are included in the general COBRA notice?

- A. Explanation of COBRA rights, who is eligible, duration of continuation, and how to contact the plan administrator
- B. Only the employer's contact information
- C. Only the premium amounts
- D. Only the eligibility requirements

5. The summary plan must include what?

- A. Reasonable procedures for employee or qualifying beneficiaries to provide notice of the qualifying events
- B. Employee payroll details and benefits
- C. A list of all medical providers in the network
- D. A summary of the plan's annual budget

- 6. Among the listed penalties, which one is explicitly mentioned as a penalty separate from the daily excise tax and civil penalties?**
- A. Attorney's fees
 - B. Tax credits
 - C. Grant programs
 - D. Penalty exemptions
- 7. Does COBRA allow per-beneficiary continuation rather than per-family continuation?**
- A. Per-family continuation
 - B. Per-qualified-beneficiary with separate elections
 - C. Continuation is not allowed for dependents
 - D. All beneficiaries must elect together
- 8. How long are the 44-day notice and 60-day election periods, and from what dates do they run?**
- A. Notices of rights must be provided within 44 days after the qualifying event; the 60-day election period runs from the later of the event date or the notice date.
 - B. Notices must be sent within 60 days; elections within 44 days.
 - C. Notices 30 days; elections 60 days, from the event date.
 - D. Notices 45 days; elections 61 days, from the notice date.
- 9. For dependent children, which statement describes a qualifying event?**
- A. The employee experiences any of the events listed under the employees qualifying events.
 - B. The child gets a part-time job.
 - C. The employee goes on vacation.
 - D. The plan increases premiums.
- 10. Is there a premium grace period for COBRA payments?**
- A. No grace period
 - B. Yes, typically 7 days
 - C. Yes, typically 30 days after due date
 - D. Yes, typically 90 days

Answers

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1. C
2. A
3. B
4. A
5. A
6. A
7. B
8. A
9. A
10. C

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Explanations

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1. What is 'mini-COBRA'?

- A. A federal extension for large employers.
- B. A tax credit program.
- C. A state continuation coverage that applies to employees of smaller employers not covered by federal COBRA; durations vary by state.**
- D. A temporary disability benefit.

Mini-COBRA is state continuation coverage for employees of smaller employers not covered by federal COBRA. Federal COBRA applies to larger employers (typically 20 or more employees); when a small employer doesn't fall under federal COBRA, many states require their own continuation coverage rules—mini-COBRA. These state programs fill the gap, and the exact duration and qualification rules vary by state. That's why this option is the best choice: it accurately describes mini-COBRA as state continuation coverage for small employers, with state-specific time limits. It's not a federal extension for large employers, not a tax credit program, and not a temporary disability benefit.

2. The SSA has jurisdiction under COBRA to determine whether someone is disabled under which act?

- A. Social Security Act**
- B. COBRA
- C. ERISA
- D. FMLA

Disability determinations for COBRA are based on the Social Security Act. The Social Security Administration makes the disability decision under the Social Security Act, and that SSA determination is what triggers COBRA's disability extension. COBRA itself, ERISA, and FMLA cover different topics (continuation of coverage, plan administration, and leave rights), but they do not provide the disability standard used for COBRA.

3. What is the standard duration of COBRA continuation following a qualifying event?

- A. 18 months
- B. 12 months**
- C. 24 months
- D. 36 months

COBRA continuation is a temporary bridge to maintain health coverage after a qualifying event, such as termination of employment or a reduction in hours. The standard duration is 18 months for most beneficiaries, starting from the qualifying event date. There are ways this can be extended: up to 29 months if a disability exists (or is determined) at the time of COBRA election and continues, and up to 36 months if a second qualifying event occurs during the initial COBRA period (for example, a spouse's divorce, death of the employee, or loss of dependent status). So, while longer durations are possible in certain situations, 18 months is the baseline.

4. Which items are included in the general COBRA notice?

- A. Explanation of COBRA rights, who is eligible, duration of continuation, and how to contact the plan administrator
- B. Only the employer's contact information
- C. Only the premium amounts
- D. Only the eligibility requirements

The general COBRA notice is meant to inform a beneficiary about their basic rights and how to get help. It should explain COBRA rights, who is eligible to elect continuation coverage, how long that continuation can last, and how to contact the plan administrator for questions or to request forms and to elect coverage. This combination gives the person a clear picture of their protections, the people who can qualify, the time frames involved, and where to go for further information or to take action. The other options don't provide all of these essential elements: listing only employer contact information omits the rights and duration; listing only premium amounts or only eligibility requirements leaves out the broader picture of rights, eligibility, duration, and where to obtain help.

5. The summary plan must include what?

- A. Reasonable procedures for employee or qualifying beneficiaries to provide notice of the qualifying events
- B. Employee payroll details and benefits
- C. A list of all medical providers in the network
- D. A summary of the plan's annual budget

Under COBRA, the summary plan description must spell out how a participant or other beneficiary reports a qualifying event. This ensures the plan can timely offer COBRA continuation coverage by providing clear steps, a contact point, and any deadlines for giving notice to the plan administrator when events like termination of employment, reduction in hours, death, divorce, or a dependent aged out occur. If the plan lacks these notice procedures, a beneficiary may miss the chance to elect COBRA and lose coverage protection. Other items like payroll details, a provider directory, or the plan's annual budget don't address the notice and election process for COBRA, so they don't fit the requirement described in the summary plan.

6. Among the listed penalties, which one is explicitly mentioned as a penalty separate from the daily excise tax and civil penalties?

- A. Attorney's fees
- B. Tax credits
- C. Grant programs
- D. Penalty exemptions

The key idea is that the statute separates certain sanctions from taxes and standard civil penalties by explicitly naming them as their own remedy. In this context, attorney's fees are listed as a penalty distinct from the daily excise tax and civil penalties, meaning the court can order payment of legal costs as a separate sanction. This reflects how enforcement can include not just fines but also compensation for the legal assistance required to pursue the matter. The other options don't function as penalties: tax credits reduce liability rather than punish noncompliance, grant programs are funding or incentives, and penalty exemptions remove penalties rather than add them. So attorney's fees are the explicit separate penalty described.

7. Does COBRA allow per-beneficiary continuation rather than per-family continuation?

- A. Per-family continuation
- B. Per-qualified-beneficiary with separate elections**
- C. Continuation is not allowed for dependents
- D. All beneficiaries must elect together

The main idea is that COBRA rights are exercised by individuals, not by the family as a single unit. Each qualified beneficiary—the employee, the spouse, and any dependent child—has the right to elect COBRA coverage on their own, with their own election window and premiums. Because elections are made separately for each person, one family member can choose to elect while another declines, or they can all elect independently. That's why the best description is that COBRA uses a per-qualified-beneficiary approach with separate elections. It would not fit to say the whole family must elect together, and it's incorrect to say dependents aren't eligible or that continuation isn't allowed for them.

8. How long are the 44-day notice and 60-day election periods, and from what dates do they run?

- A. Notices of rights must be provided within 44 days after the qualifying event; the 60-day election period runs from the later of the event date or the notice date.**
- B. Notices must be sent within 60 days; elections within 44 days.
- C. Notices 30 days; elections 60 days, from the event date.
- D. Notices 45 days; elections 61 days, from the notice date.

The timing hinges on two windows: when the rights notice must go out, and when the beneficiary can begin choosing COBRA coverage. The plan administrator must provide the COBRA rights notice within 44 days after the qualifying event. The 60-day election period then begins at the later of the event date or the date the notice is provided, and lasts for 60 days from that later date. This ensures the beneficiary has a full 60 days to elect COBRA, regardless of when the notice is issued relative to the event.

9. For dependent children, which statement describes a qualifying event?

- A. The employee experiences any of the events listed under the employees qualifying events.**
- B. The child gets a part-time job.
- C. The employee goes on vacation.
- D. The plan increases premiums.

The main idea is that dependents' COBRA rights hinge on events that cause the employee to lose coverage. If the employee experiences any qualifying event listed for employees, that same event becomes the trigger for the dependent child as well. So, when the employee's situation changes in a way that would drop their coverage (like termination or a reduction in hours, death, divorce, Medicare entitlement, etc.), the dependent can elect COBRA continuation coverage. The other options don't trigger COBRA: a dependent child getting a part-time job doesn't affect the employee's coverage; the employee going on vacation doesn't change coverage status; a plan increasing premiums is a cost change, not a loss of coverage, so it doesn't create a qualifying event.

10. Is there a premium grace period for COBRA payments?

- A. No grace period
- B. Yes, typically 7 days
- C. Yes, typically 30 days after due date
- D. Yes, typically 90 days

The main idea here is how COBRA premium payments are treated if they're late. Under COBRA, there's a built-in grace period after the due date that lets you pay without losing coverage. The typical length of that grace period is 30 days after the premium is due. So if your premium is due on the first, you have through the end of the 30th to pay, and your coverage stays active. If you pay within that window, you keep the continuation coverage; if the payment isn't made by the end of the grace period, the plan can terminate the coverage for nonpayment, though some plans may allow reinstatement if you promptly pay what's owed and meet their rules. Since plans can vary, it's always a good idea to check your specific COBRA notice or contact the plan administrator for the exact grace period you're under.

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Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://cobrafel.examzify.com>

We wish you the very best on your exam journey. You've got this!

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