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## Qualified Beneficiary

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The Municipal Technical Advisory Service (MTAS) was created in 1949 to provide technical assistance to elected and appointed municipal officials in Tennessee. We are a resource for Tennessee municipal officials in areas of municipal government, human resources, finance, fire, legal, police, public works, water, and wastewater. We provide personal and professional knowledge growth opportunities on current issues within municipal government.

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# Qualified Beneficiary

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A qualified beneficiary (QB) may be any employee, former employee, spouse or dependent child who was covered under the group plan on the day before the qualifying event date. In certain situations, a retired employee and his or her dependents also may be considered QBs.

## **Qualified Beneficiary (QB)**

*QBs are individuals who are eligible to continue coverage based on certain qualifying events. Typically, this is the employee as well as any covered dependent(s) such as a spouse or child(ren). For COBRA purposes, each covered person is considered a separate QB.*

QBs may include:

- Employee (current and former)
- Employee's spouse
- Employee's dependent child (includes QMCSO\*)
- Employee's adopted child born to or placed for adoption during COBRA period
- Retired employees and dependents

## *\*Qualified Medical Child Support Order*

The regulations specify that self-employed persons, agents, contractors and corporate directors are covered employees. However, these people are considered covered employees only if the employer maintains a plan covering traditional, common-law employees.

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**Source URL:** <https://www.mtas.tennessee.edu/reference/qualified-beneficiary>