

Type of Benefit	Subject to COBRA?
Fully insured group health plans	Yes
Self-funded group health plans	Yes
Dental and vision plans	Yes
Prescription drug plans	Yes
Health Flexible Spending Accounts (FSAs)	Yes, but if a health FSA qualifies for a special exception, the employer is not required to offer COBRA coverage to certain qualified beneficiaries and may limit the duration of COBRA coverage for other qualified beneficiaries to the plan year in which the qualifying event occurs
Health reimbursement arrangements (HRAs)	Yes
Health savings accounts (HSAs)	No, but the high deductible health plans (HDHPs) offered with HSAs are subject to COBRA
Disease-specific policies, such as cancer policies	Yes, if they provide coverage for medical care
Employee assistance programs (EAPs)	Depends on the EAP's benefits—EAPs that provide medical care are likely subject to COBRA
Wellness plans	Depends on wellness plan's benefits—wellness plans that provide medical care are likely subject to COBRA
Long-term care plans	No
Accidental death and dismemberment (AD&D) plans	No (as long as there is no ancillary benefit for medical care)
Group term life insurance plans	No (as long as there is no ancillary benefit for medical care)
Long-term and short-term disability plans	No (as long as there is no ancillary benefit for medical care)