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Fact Sheet

U.S. Department of Labor
Employee Benefits Security Administration

Consolidated Omnibus Budget Reconciliation Act (COBRA)

Throughout a career, workers will face multiple life events, job changes or even job losses. A law enacted in 1986 helps workers and their families keep their group health coverage during times of voluntary or involuntary job loss, reduction in the hours worked, transition between jobs and in certain other cases.

The law — the Consolidated Omnibus Budget Reconciliation Act (COBRA) — gives workers who lose their health benefits the right to choose to continue group health benefits provided by the plan under certain circumstances.

- COBRA generally requires that group health plans sponsored by employers with 20 or more employees in the prior year offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances where coverage under the plan would otherwise end.
- The law generally covers group health plans maintained by employers with 20 or more employees in the prior year. It applies to plans in the private sector and those sponsored by state and local governments. Provisions of COBRA covering state and local government plans are administered by the Department of Health and Human Services.
- Several events that can cause workers and their family members to lose group health coverage may result in the right to COBRA coverage. These include:
 - voluntary or involuntary termination of the covered employee's employment for reasons other than "gross misconduct";
 - reduced hours of work for the covered employee;
 - covered employee becoming entitled to Medicare;
 - divorce or legal separation of a covered employee;
 - death of a covered employee; or
 - loss of status as a "dependent child" under plan rules.
- Under COBRA, the employee or family member may qualify to keep their group health plan benefits for a set period of time, depending on the reason for losing the health coverage. The following represents some basic information on periods of continuation coverage:

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basic fax cover sheet with the name of the recipient and sender of the fax in the 'To' and 'From' sections of the fax cover sheet. Also, write the phone number of the fax cover fields. Insert the total number of pages included in the faxes, adding the cover sheet in the total number of pages of the cover sheet. In the next step, write down the one to three words describing the purpose of the fax in the RE section of the cover sheet. Include a reference number if applicable in the cover sheet. Fill in the concerned box or circle the appropriate word description indicating the urgency of the fax or your response wishes from the recipient. Most faxes consist response descriptions such as 'For' review, Please comment, Urgent, confidential or please reply. This is also used in the making of confidential fax cover sheet. Write down any additional notes that you want to the recipient to read it to be aware in the blank bottom section of fax cover sheet. Insert the date you are sending the fax at the top of the sheet and after reviewing the fax and ensuring that all relevant sections of the cover sheet are complete. Some important points to remember while writing the cover sheet. Always print clearly and legibly to make sure the cover sheet is readable. Use black or blue ink in case the cover sheet is scanned or photocopied. You can directly find the readymade Fax cover sheet templates in PDF on many websites. Sending the fax cover sheet over the fax machine A complete step by step process: Create a fax cover sheet for transmission. Most business companies use a standard cover page with the company logo and space for the number of pages to be transmitted, including the cover page. Include contact information of the sender in case there is a transmission problem, and recipient information so the document can be delivered to the right person. Place the page on the tray so that the cover page will transmit first. Most of the fax machines have an input tray or slot to receive the document to be transmitted. Be always sure you orient the document according to the instructions that are mainly found on the machine. Enter the phone number of the destination fax machine on the fax machine keypad. Your business phone system may need you to enter a number to acquire an outside line, so make sure follow your internal procedure for phone calls. Press the start button to be the transmission. The fax machine scans the document, dials the destination number and transmits the documents. While completing the process, it prints a transmission status page with either an OK or a transmission failed message. If the latter is the case, again repeat this process. Now after discussing all these important aspects of fax cover sheet, we will move to our next section FAQ about fax cover sheet. You have understood how we will use the fax machine and how to make fax cover sheet. Now you may be thinking how do I make a fax cover sheet in Word? So here is the answer: 1) Launch MS Word. Click the File tab. Then click New. 2) Double click the faxes button. Scroll through the fax templates and double-click one that will be right for your own template. 3) Highlights the first placeholder text on the fax cover sheet, which may be Name or sender and the placement text will differ on the template is chosen. Type over it with your own name or information and write down the relevant information. 4) Replace the other template details with the information you will want to use on your fax template. Add an image as a company logo by clicking the Insert tab. Game Templates > Bunco > Bunco Score Cards Bunco Score Card and Score Sheet Templates Use our free bunco score card and score sheets! Download your bunco scorecard and scoresheet below. These blank bunco card templates can also be modified to include creative names (Title names can be changed on the PDF form). Score sheets, pencils and dice are all you need to get started! Bunco Score Card Bunco Table Score Card Please be patient while downloading the Bunco Score Cards as the file sizes are large. Once you have successfully opened the bunco sheet feel free to add names or table assignments under the name field prior to printing.We have also had several requests for name title variations, so note that you can change the word BUNCO and Scorecard to something else.A second request has been for rules. There are several variations of rules with Bunco. Here are some other links to familiarize yourself with the game. Bunco Rules Bunco Rules Explained on You Tube How to Host a Bunco Party Bunco History Note: Remember that you can't save changes to your printable Bunco Cards after you make them (unless you have Adobe Acrobat Professional). These custom bunco cards are perfect for your get together event. They can be used at bridal showers, baby showers, or girls night out. Anytime you have a large group coming together such as Christmas, New Years, Baby Showers, Birthdays, Weddings and Retirement Parties! Use this PDF as your Bunco Card Maker / Generator! These bunco card templates are free of any charge and of course you aren't required to link to our website, but it is a way to thank us for this free service. A link would be appreciated if you have a blog or website. Click here for link instructions. If you don't have a website to add us too, just remember to bookmark our website and maybe refer a friend. - Apollo Making life a little easier with our free Bunco score sheets and printable score card templates!

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