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**From:** Louise Thomson [lthomson@chartwelllaw.com]  
**Sent:** Monday, July 28, 2003 3:35 PM  
**To:** e-ori@dol.gov  
**Subject:** COBRA regs

One thing that creates problems is that an employee has 60 days to make an election. Unfortunately, medical plans generally disallow cancellation of coverage more than 60 days (we cannot retroactively terminate an employee beyond 60 days). Thus, employers are forced to continue paying premiums beyond which we can take a credit. Can this dilemma somehow be addressed?

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