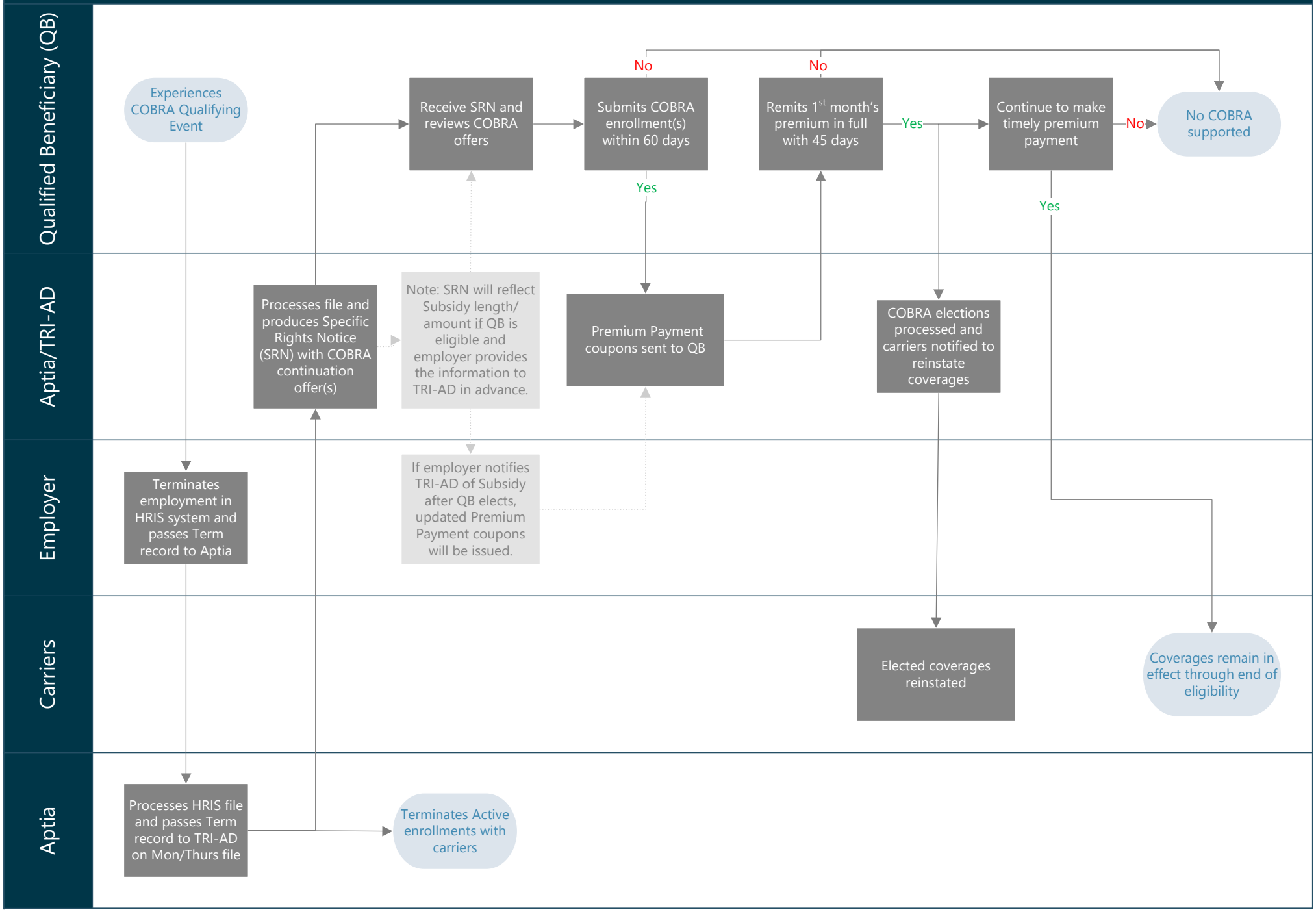COBRA Process – COBRA Qualifying Event