

Your Flexible Benefits Organization

Introduction to Cobra Services:

Dedicated Cobra Specialists

Our dedicated team of COBRA specialists have one mission and that is to provide compliant COBRA administration under the most effective service model for you and your COBRA participants. As your administrator, it is our role to be the expert when it comes to COBRA. That's why we have an in-depth training program which features regular evaluations of our specialists' COBRA knowledge and application of the regulations.

Effective and timely communication

Our solution leverages the most advanced technology to enhance and improve our services for all COBRA participants.

- Whether the employee is a newly-eligible plan member or is a current COBRA participant, we make sure each employee receives communications in a timely manner.
- COBRA account at any time, including account status, coverage levels, dependent information and payment history.

Our COBRA solution can help you manage your data. Our system includes:

- Production of COBRA General Notice for New Employees
- Automatic Generation of all letters associated with a COBRA Qualifying Event
- Automatic Generation of Certificate of Creditable Coverage (HIPAA Cert.)
- Automatic Storage of Printed Letters for Later Viewing or Reprinting
- State Continuation Module for All States
- PQB Payment Schedule
- Coverage Termination Notices and Reports
- Custom Enrollment and Qualifying Event Descriptions
- Reports by Department, Division, and Location
- Payment Overrides
- Customize Letter Templates Using Microsoft Word
- Premium Notices and Coupons
- Multiple Contact Information Fields
- Multiple Qualifying Events
- Automatic Generation of Notices to Carrier
- Automatic Generation of Rate Expiration Letter
- Internal Search Engine
- Zip Code Lookup
- Access to Free Weekly Training Webinars
- Support Access
- Employee to PQB Transfer
- Table-Based Plans

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- Employer Fee Invoicing
- Employer Login
- Export Reports in PDF or Excel
- PQB Login
- Import Data Files for PQBs and Premium Payments
- Batch Payment Entry
- Electronic Payment of Premiums to Carrier or Employer
- Scan In Documents
- InstaData Web Service for Generating Custom Reports
- Permission Sets (Add, Edit, View)
- Administrator Initiated Premium Drafts via ACH
- Ad-Hoc / Custom Report Save
- Bulk & Duplex Printing
- PQB Initiated Electronic Payments
- Email Correspondence to PQBs
- Automatic Generation of Reports Through Subscriptions
- PQB and Employee Archiving
- Administrator / Employer / PQB Login Screen Customization
- Retiree Billing Module
- Letter Preferences Application
- EDI Module (Customizable HIPAA 834 Transactions)
- Included Data Storage
- Travis Software Secured Server Option
- Automatic Letter Acceptance Module
- Dedicated Server with Private Instance of WebCOBRA Using a Trusted Firewall

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125Company Portals

- ✓ **Administrator/Employer Portal** – Provides a convenient role based portal to administer Cobra and Direct Bill Accounts. This secure integrated portal enables you and your staff to access your employee account information, add new Cobra participants, retiree/direct bill participants or active employees, view and edit all participant details including contact information, benefits and subsidies, add premium payments, view ledgers, generate and accept correspondence, customize letter templates, run reports and set up report subscriptions, add and edit employer, carrier, and benefit plan information, set up new users and archive participants all within one portal. Each user is role based and can be provided with the access needed for their role.
- ✓ **Broker Portal** – Provides 24/7 365 days a year access to view and report all of their customer data. Access can be granted to allow entry of new qualified beneficiaries and new employees. Brokers can allow view and generate reports for their specific clients.

From the "Participants" section of the sidebar, select "Employees" and then "Add New."

Select the Department (if applicable) to which you are adding the Employee.

Enter basic information about the Employee, including Name, Date of Birth, and Contact information.

Next, enter Creditable Benefit Coverage, Pre-Existing Condition Maximum Exclusion, and Retroactive information (if applicable).

Click to add Dependents to the Employee record, or click "Done - Save Active Employee" if you are finished.

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CobraSolve Administrative Services

Our Services Include:

- Initial compliance Review of current plan.
 - Current COBRA participants are notified of COBRA administration changes as soon as possible to ensure a smooth transition to CobraSolve administration
 - A complimentary PDF template of the Initial COBRA notices will be provided to the client for distribution to those already enrolled in the health plan.
- Provide web based services for the Employer @ www.CobraSolve.com
- Initial COBRA notification to client's employees and dependents when they first become eligible for coverage through client's health and/or dental and/or vision plan(s).
- Creation and mailing of the COBRA notice and election form to Qualified Beneficiaries.
 - Notification of the Qualifying Event is by timely email or letter.
 - Online employer self-service notification is also available 24/7.
- Processing of election information and notification to client of new enrollees.
 - Provide coupons and payment instructions for monthly premium payments.
 - Sending late premium notices and when applicable, terminate coverage for nonpayment of premium. Notify client of termination.
 - Notifying Qualifying Beneficiaries' of pending expiration six months prior to expiration date.
- "Live" telephone support to answer questions regarding eligibility, enrollment and billing.
- Plan Renewal - Coverage and rate changes are entered into our system.
 - COBRA participants are provided with plan renewal information, including benefit changes if provided, enrollment options and rate changes.
 - Monthly premium coupons reflecting changes are issued.
 - Process COBRA participant election changes including client notifications.
- Reports are available through our web based services @ www.CobraSolve.com .
- Premium billing will include 2% administrative premium fee. Premium checks will be made out to 125Company/CobraSolve and remitted to CobraSolve. CobraSolve will remit QB Cobra Premiums to employer on a monthly basis. CobraSolve will keep the 2% administrative premium fee.