

# COBRA Administration

*Providing expertise and service excellence*

*When it comes to COBRA administration, you want to ensure you are compliant with complex laws and regulations without being distracted from your primary business goals and objectives.*

## Notices to Qualified Beneficiaries

The BRI COBRA solution ensures qualified beneficiaries receive all required notices.

Key notifications include:

- COBRA General Rights Notices and Specific Rights Notices
- Payment Coupons
- Open Enrollment Notice/Package Support
- Plan Change Notices
- End of Eligibility Conversion Notice, including notifications concerning State Continuation Rights
- Partial Payment Notices

Additionally, employers and the carrier will receive notices regarding status and reinstatement. Notification options can be configured to best meet your needs.

## Mailing and Documentation Services

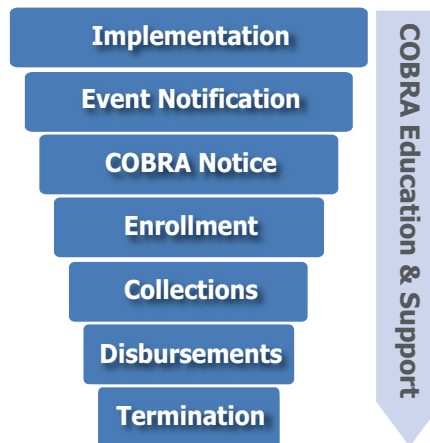
Mailing and proof of mailing plays a very important role in COBRA compliance. You can access comprehensive mailing, tracking and documentation services through our online administration system. All COBRA Election Notices and COBRA Initial Notices are sent First Class Mail with Proof of Mailing Certificates.

## Premium Collection, Notices, and Reports

You will receive premium collection and reporting services for COBRA participants and their qualified beneficiaries, with transmittal of collected premiums sent monthly. Payment detail, billing history, census, premium receipts and current status reports are available 24/7 on our secure website.



## COBRA Service Overview



## THE BASICS OF COBRA

COBRA coverage permits workers the right to maintain group health benefits for limited periods of time under certain circumstances such as:

- Voluntary or involuntary job loss
- Reduction in the hours worked
- Retiree benefits
- Death, divorce, and other life events

As group health plan sponsors, employers meeting certain requirements must ensure compliance with complex IRS and DOL regulations. COBRA outlines your responsibilities for:

- Providing notice to employees and family members
- The timing of notices and coverage periods
- Guidance on how employees and family members may elect continuation coverage



### Online Services and Reports

Our online portal, BRiWeb, provides a single login for employers to receive 24/7 access to COBRA enrollment and administration resources, coverage information, payment history, billing detail and reporting options (including options to download data to Excel or PDF). COBRA participants may access their secure online portal at [cobra.benefitresource.com](http://cobra.benefitresource.com).

### Implementation and Educational Support

COBRA can be a complicated topic. We provide web training to explain COBRA basics and introduce administrative personnel to the systems and procedures for managing the program. We work closely with brokers and consultants to facilitate a seamless integration with open enrollment communications. Additionally, we provide periodic COBRA training seminars to provide a deeper look at topics of interest. A detailed COBRA Client Portal Quick User Guide is also available along with a recorded portal demonstration through the online administration portal.

### Document Retention

Should you or COBRA participants (active or terminated) require documentation verification, all COBRA data is retained for seven years.

### Strong COBRA Program

Benefit Resource provides a strategic focus on administration and service excellence for COBRA. With over 15 years' experience, our COBRA service team has combined experience from insurance, consulting, administration, payroll services, and employee benefits management to create a wealth of institutional knowledge. COBRA Administrators receive specialist training and many achieve Certified COBRA Administrator designations. Benefit Resource provides high-touch personal COBRA services to clients nationwide and aims to simplify compliance for employers while being sensitive to the issues of continuing coverage for the participant. Our COBRA program is fully integrated into the Benefit Resource Beniversal Tax-Free Benefit Account Suite. Clients are assigned an Account Executive to provide oversight for their entire relationship with Benefit Resource and a dedicated COBRA Administrator to assist with day-to-day COBRA operations.

### Solutions for all your tax-free benefits needs

#### **BENIVERSAL® FSA, HRA AND HSA SOLUTIONS**

Benefit Resource has all the product options to fit your needs featuring the Beniversal Card for convenient account access.

#### **BENIVERSAL® COMMUTE— MORE WAYS TO SAVE**

In addition to our Beniversal FSA, HRA and HSA solutions, we also offer Beniversal Commute for workplace commuting expenses. We'd be delighted to show you how you can further improve your employee benefits -- and your bottom line.

**To set up a meeting,  
contact your BRI regional  
sales representative  
or email  
[info@BenefitResource.com](mailto:info@BenefitResource.com)**



245 Kenneth Drive ♦ Rochester NY 14623-4277  
(866) 996-5200 ♦ [www.BenefitResource.com](http://www.BenefitResource.com)