

# COBRA Administration

## PROVIDING EXPERTISE AND SERVICE EXCELLENCE

### NOTICES TO QUALIFIED BENEFICIARIES

When it comes to COBRA administration, you want to ensure that you are compliant with complex laws and regulations — without being distracted from your primary business goals and objectives. The Benefit Resource (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, both employers and the carrier will receive notices regarding status and reinstatement. Notification options can be configured to best meet your needs.

### MAILING AND DOCUMENTATION

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 via First Class mail and include 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.

### 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 predefined requirements must ensure compliance with complex IRS and DOL regulations. COBRA outlines your responsibilities for:

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

### COBRA SERVICE OVERVIEW

COBRA EDUCATION AND SUPPORT

IMPLEMENTATION

EVENT NOTIFICATIONS

COBRA NOTICES

ENROLLMENTS

COLLECTIONS

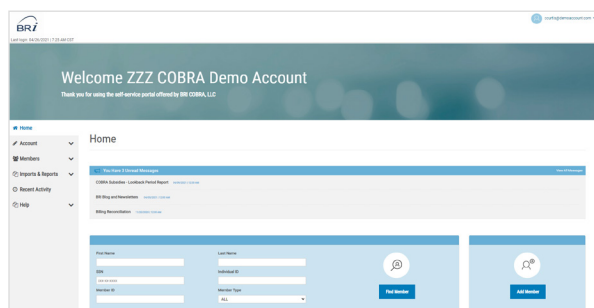
DISBURSEMENTS

TERMINATIONS

PLAN RENEWAL

## ONLINE SERVICES AND REPORTS

Our online portal, BRIWEB, provides a single, secure 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 online portal at [cobra.BenefitResource.com](https://cobra.BenefitResource.com).



## IMPLEMENTATION AND EDUCATIONAL SUPPORT

COBRA can be a complicated topic. We provide web-based training to explain COBRA basics as well as 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 that 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.

## STRONG COBRA PROGRAM

BRI provides a strategic focus on administration and service excellence for COBRA. With over 15 years of experience, our COBRA service team brings a wealth of institutional knowledge from insurance, consulting, administration, payroll services, and employee benefits management.

COBRA Administrators receive specialized training, and many achieve Certified COBRA Administrator designations.

All clients are assigned a dedicated specialist from BRI to assist with day-to-day COBRA operations and answer your questions. This specialist is backed by other BRI experts to ensure personalized, white-glove service is provided every time.

BRI 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 BRI Beniversal Tax-Free Benefit Account Suite.

## DOCUMENT RETENTION

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

## SOLUTIONS FOR ALL YOUR TAX-FREE BENEFITS NEEDS

**Beniversal FSA, HRA, and HSA Solutions:**  
BRI has all the product options to fit your needs, and features the Beniversal® Prepaid Mastercard® 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.

## GET STARTED

Contact your Regional Manager to request a Service Consultation Meeting and quote for services.