

COBRA SecureSM



We make *COBRA administration* easy.

COBRASecureSM handles it all - including notices, carrier interaction, and premium payments.

Choose the easy COBRA administration.

Our expert support teams keep employers compliant with federal COBRA regulations. Reports and online resources provide important and comprehensive information.

Expert Compliance Support

Our in-house Compliance team monitors COBRA regulations so employers remain compliant. Our experts quickly respond to changes and questions. They also make sure our materials are up to date with the latest federal regulations.

Efficient Transition Processes

Our processes make it easy for employers to choose us for their COBRA administration.

If an employer has employees currently enrolled or pending enrollment in COBRA, they complete a simple spreadsheet so we can notify all affected individuals that they have transitioned to our COBRASecure administration.

Employer and Participant Support

We assign each employer a dedicated Client Service Consultant, their personal source of account information and assistance. Each Client Service Consultant has a direct phone number and email address for quick contact.

Our Participant Services Representatives help COBRA participants and eligible individuals understand how COBRA works and how to pay their premiums on time.

Comprehensive Information

COBRA is a complex law. We simplify it with information employers actually find useful.

My Account Administrator provides online reports to employers at our website

www.ebcflex.com. *The COBRASecure Answer Book*, available online, explains the details of COBRA, including qualifying events, notices, premium payments, remittance checks, federal regulations and interaction with insurance carriers.

We handle it all.

We manage COBRA regulations, notices, and premium payments so employers don't have to.

Employers that are subject to COBRA

Any company with 20 or more common-law employees, who worked 50 percent of the preceding calendar year's typical business days, must comply with federal COBRA regulations.

Individuals who are protected by COBRA

COBRA protects any individual who was covered under his or her company's health plan the day before any COBRA qualifying event occurred (such as termination of their employment).

This includes covered employees, their spouses and their dependents; children born to or adopted by a covered employee after COBRA has been elected; and individuals who were wrongfully denied coverage under the company's health plan.

Direct Insurance Carrier Interaction

We work with employers' insurance carriers when individuals elect continuation coverage and make the initial premium payment.

We also provide enrollment and termination information to the insurance company so each COBRA participant's coverage is reinstated or terminated as needed.

COBRA Notices

Over 50 percent of court cases involving COBRA violations are about COBRA notices. The content isn't compliant, the notice is incorrectly issued, or the notice is simply not provided. COBRASecure provides compliant notices in the situations that require them.

Some of the notices we provide include:

- Initial notices
- Election notices
- Loss of coverage notices
- Extension notices
- Reinstatement notices

Qualifying Event Notices

We notify all COBRA-eligible individuals when a COBRA qualifying event occurs.

- In accordance with federal COBRA laws, we log whenever a notification is sent, and have that log certified by an in-house notary public.
- The notification contains a COBRA election form and payment information, as well as our phone number in case of questions.

Premium Coupons and Distributions

We provide premium coupons for COBRA coverage. Participants simply return a coupon with a check or money order.

Direct Payment makes paying premiums even easier. Participants sign up to let us automatically debit their checking or savings account for each monthly premium.

Participants can also go online to make payments via debit or credit card.

Each month, we send a premium remittance check to employers who use it to pay the insurance carrier.

Termination Time Lines

We monitor COBRA termination time lines. Our system makes sure COBRA benefits are terminated on the appropriate date.

COBRASecure Online

Employers have convenient online access to their account, detailed reports, carrier rates, payment histories and more.

Useful Tools and Features

COBRASecure Online lets employers quickly edit and update participant information.

They can "bookmark" certain accounts, view all generated letters and run a variety of reports, including final remittance summaries and subsidy schedules.

Dynamic Design

COBRASecure Online features a user-friendly interface. Employers can easily find what they need using simple tabs and drop-down menus.

Enjoy the versatility of COBRASecure.

Employers can choose from several options to ensure COBRASecure meets all of their needs.

Blanket Initial Notice Mailings

This mailing goes to each current employee, as well as their spouse and dependents, who is enrolled in the COBRA-eligible benefit plans (available for an additional fee).

State Continuation

Generally, any company with fewer than 20 full-time employees must comply with its state continuation regulations. *COBRASecure State Continuation Administration* is compliant with Wisconsin and Minnesota, and state continuation in conjunction with Federal COBRA in Connecticut, New York and Texas.

Premium Billing

With COBRASecure Premium Billing, we collect group insurance premium payments from individuals who are no longer active employees. Each month, we send a remittance check to the employer, which they use to pay the insurance carrier.