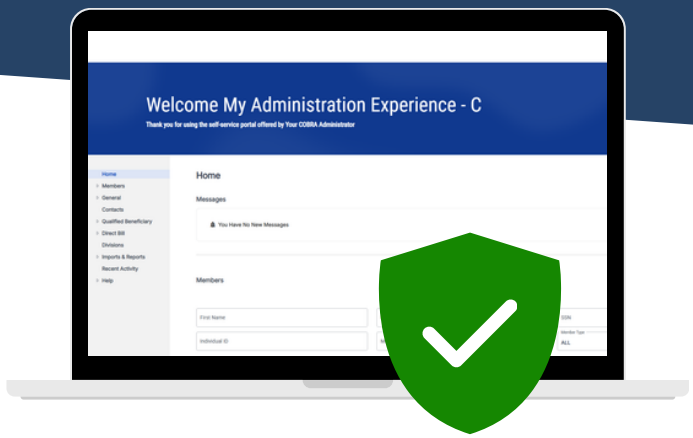
Employee Benefits Corporation

COBRA

COBRA is complex. We've got you covered.

The Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985 requires most companies that sponsor group health plans to offer their health plan participants and the participants' families a temporary extension of health coverage in certain instances where coverage would otherwise end. While COBRA is a complex law with many intricacies, our administration helps employers meet the necessary COBRA requirements **and** helps COBRA qualified beneficiaries have a smooth transition of their healthcare coverage.



End-to-End Administration

At Employee Benefits Corporation (EBC), we help our clients meet COBRA requirements by providing full end-to-end COBRA administration. Our administration includes:

- Providing notices within the required timeframes and proof of mailing when required
- Premium billing
- Collecting premium payments from continuants
- Sending remittance to employers
- Coordinating with carriers for reinstatements and terminations
- Administering state continuation options in certain states
- On demand online reporting

Technology Features

Employer Online Administration

Employer administration is available in real-time with our online account. Our online COBRA administration gives employers full transparency and includes:

- Workflows to add qualified beneficiaries and qualifying events
- Access to current and past invoices, frequently used forms, and communications
- Electronic file feed options
- Detailed reports

Continuant Online Experience

Continuants have the option to manage COBRA online or through the mail. Continuants that manage COBRA online can view a complete history of their COBRA activity, access all payment information, make and change their elections, and view copies of their COBRA communications.

COBRA continuants can make premium payments online through

- **Recurring** Automated Clearing House (ACH) payments from a bank account
- **Recurring** credit/debit card payments*
- **One-time*** ACH payments from a bank account or credit/debit card

*All one-time and credit/debit card payments are subject to a processing fee assessed to the continuant.

Reporting

Our COBRA reports go **beyond** what other administrators offer and give employers the information they need in a way that's easy to understand. We have designed our COBRA reports to help employers manage their qualified beneficiaries, oversee premium billing activity, and complete their federally required reporting.

Our reports include:

- ACA Report
- Continuant 5500 Report
- Remittance Report
- Qualified Beneficiary Enrollment Status Report
- Premium Billing Member Enrollment Status Report
- Summary of COBRA Rates Report
- And more!

Additional Services

Open Enrollment Services

Clients can choose to use our services to send open enrollment information to qualified beneficiaries during their open enrollment period when employees are allowed to change or add coverage(s). Please note: we must be the COBRA administrator to provide this service.

Blanket Notifications

Clients can choose to use our services to send initial notices to every individual they currently have enrolled in any of their group health plans to bring their company into compliance with initial notice requirements.

Contact Us www.ebcflex.com (800) 346-2126 sales@ebcflex.com |
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