



CBIZ COBRA

If you employ the equivalent of 20 or more full- or part-time employees, you may be subject to federal COBRA regulations. These regulations mandate that you offer a temporary continuation of group health and certain other benefits to employees and covered dependents who experience a “qualifying event.”

In addition to placing an administrative burden on your staff, COBRA regulations are strict, and noncompliance can cost your organization thousands or even hundreds of thousands of dollars in fines, penalties, legal fees, and medical claims costs.

But who is counted as a fulltime employee, and how long is “temporary”? What is a qualifying event? CBIZ can answer all of your questions and provide turnkey COBRA administration services that will increase your productivity, reduce your liability, and save you money on your insurance premiums.

How CBIZ Can Help

CBIZ offers a solution designed to meet your needs. We’ve developed a turnkey COBRA administration service that will provide everything you need to stay in compliance with the law (even in times of change). And, in addition to handling the day-to-day administrative burden for you, our customer service representatives are available to handle questions from both employers and participants.



Our standard COBRA services include:

- Toll-free customer service for all COBRA questions
- Online COBRA management services for both employers and qualified beneficiaries
- Initial Notification of COBRA Rights sent to all newly covered employees and dependents
- Qualifying Event Notices sent to qualified beneficiaries following all COBRA qualifying events
- Upon receipt of COBRA elections, generation of confirmation letters and payment coupons
- Collect, process, and remit all premiums collected
- Monthly reporting of all COBRA activity either online or by mail
- Preparation and mailing of additional notices as required within proper time frames
- Fair and consistent handling for all COBRA events and Qualified Beneficiaries provided by our specially trained staff
- Certification of outgoing mail at our distribution center
- Detailed COBRA Procedures Manual

To free you from the complexities and challenges of COBRA compliance we:

- Prepare and mail all COBRA notices
- Maintain copies of all documentation as proof of compliance
- Perform the billing and collection, and track all required action dates and time frames
- Handle all telephone calls and compliance questions.



It's important to consider that CBIZ provides a truly complete COBRA administration program. We *do not* send you a "do-it-yourself-kit" that instructs you how to prepare and send your own COBRA letters and notices.

Online COBRA Services

CBIZ offers 24/7 online access to web tools for both employers and participants including:

Employer Capabilities

- Add newly participating employees
- Add qualifying events
- Change personal information for participants
- View and download reports, including summaries of enrollments, terminations, and premium payments

Participant Capabilities

- View status
- View letters they've received
- Find out how much time is remaining to submit enrollment forms or payments
- Find out the amount of premium due

Reporting Capabilities

- Ad-hoc reporting
- Summaries of enrollments, terminations, and premium payments
- Variety of formats



our **business**
is growing **yours**



The Bottom Line

Outsourcing your COBRA administration to CBIZ will reduce your administrative costs and ease your financial liability (especially in times of change). With the assurance that your COBRA administration is being handled properly, you'll be able to focus on the tasks that make your business a success.



Contact us today if you have questions about the effects of the Economic Stimulus Package or how CBIZ can help!

Phone: 800.815.3023