

Thank you for trusting Admin America to assist you in staying compliant with COBRA's many rules and obligations. We believe the items below are the 5 most important things clients need to know to avoid potential COBRA problems. Please let us know if you have any questions about the COBRA compliance process or our services.



YOUR ON-DEMAND ONLINE ACCESS

• • • Our secure COBRAPoint online client portal gives you 24/7 access to submit eligibility and termination data, process other demographic changes, view an individual's status and generate group reports on-demand. The portal can be accessed at cobra.adminamerica.com.

ENSURING TIMELY DELIVERY OF REQUIRED NOTICES

COBRA mandates delivery of several notices to Qualified Beneficiaries (QBs), but the two most important require you to provide us with timely and accurate information. 1. COBRA General Rights Notice: Sent to all newly enrolled employees/dependents within 90 days of when their coverage begins. 2. COBRA Specific Rights Notice: Sent within 45 days of a Qualifying Event that results in a loss of coverage. Promptly submit information to us for all new enrollees and Qualifying Events within 14 days.



COLLECTING PREMIUMS FROM YOUR COBRA PARTICIPANTS

• • • When QBs elect/pay for COBRA coverage, Admin America will reinstate their coverage with your insurance carrier(s). The individuals will then reappear on your monthly carrier invoices. Once collected, Admin America remits premiums back to you semi-monthly. Please remember that COBRA's grace periods will most likely result in you receiving premiums for a given month during the next month.

OPEN ENROLLMENT MATERIALS FOR QUALIFIED BENEFICIARIES

QBs have the same rights as active employees during your annual open enrollment period. During this time, they can change coverage types or drop/add dependents for the upcoming year. Admin America's services include sending open enrollment materials to your QBs and collecting their elections. If required materials are provided to us before 30 days of renewal, this service is provided at no charge. If materials are provided to us within 30 days of renewal there will be a \$25/package rush fee.



TERMINATING COVERAGE WITH YOUR INSURANCE CARRIER

• • • Admin America is unable to terminate COBRA coverage with your insurance carrier(s). We will alert you of the necessity and you should process the term as you would an active employee, then verify they are removed from future invoices.