

## ADMINISTRATION SERVICES

The administration of COBRA, Cal-COBRA and State Continuation benefits has become a very time consuming and often confusing issue for businesses of all sizes. The tracking of terminated employees, the time sensitive deliveries of the required notices, the tedious task of documentation, and the overall consistent administration required by the complex mandates of COBRA can become an overwhelming task.

**“BEN-E-LECT is now offering comprehensive professional services designed to alleviate the burdensome task of COBRA administration to assist you in becoming COBRA compliant.”**

### COBRA, Cal-COBRA and State Continuation

#### Administrative Services

Many TPAs charge fees for each service performed in addition to their basic monthly fee for COBRA administrative services. Consider the needs of your organization in the areas listed below and make the comparison for yourself. We are confident you will agree the BEN-E-LECT approach to COBRA Administration can make a real difference.

#### Comparison of Compliance and Support Services Fees

	Average TPA	BEN-E-LECT	Service Fees
Coordinate multiple coverages (e.g. dental & vision)	NO	YES	No additional charge
Billing and collection of COBRA premiums	NO	YES	No additional charge
Timely remittance of collected premiums to employer	NO	YES	No additional charge
COBRA Expiration Notification	NO	YES	No additional charge
Ongoing verification of participant eligibility	NO	YES	No additional charge
Provide employer with monthly COBRA activity reports	NO	YES	No additional charge
Maintain COBRA transaction records for employer	NO	YES	No additional charge
Provide standard form notices for client distribution	NO	YES	No additional charge
Provide COBRA Regulations Desk Reference	NO	YES	No additional charge

#### Flat Fee vs. Fee For Service-

**Rather than “fee for service” type of billing charged by most companies, the charge for BEN-E-LECT COBRA/Cal-COBRA/State Continuation administration is a monthly flat fee per employee enrolled in your current health benefit program.**

#### Cost to the Employer -

Set up Fee: \$250 (waived for current BEN-E-LECT clients)

*Flat fees by group (enrollment) size:*

- 2 – 19 Lives: \$2.00 per employee per month – *Minimum monthly fee of \$25 (waived for BEN-E-LECT clients)*
- 20 – 50 Lives: \$1.50 per employee per month
- 51 – 150 Lives: \$1.00 per employee per month
- 151+ Lives: \$ .75 per employee per month

\$5.00 per COBRA participant billed per month includes: COBRA tracking, premium billing and collection, COBRA letter regarding late payments and/or termination of COBRA, notice regarding open enrollment opportunities and/or rate changes, and notices regarding conversion to individual plans and/or Cal-COBRA AB 1401 extension.

#### Customer Service

Our Customer Service Department will answer any COBRA, Cal-COBRA or State Continuation related questions your employees and their dependents may have, as well as respond to provider eligibility and coverage inquiries during the election period.

If your organization would like to have more information on how BEN-E-LECT can help you meet your COBRA needs, please don't hesitate to contact our office at **(888) 886-7973**.