

BEN-E-LECT **FULL SERVICE** COBRA, CAL-COBRA AND STATE CONTINUATION
ADMINISTRATION SERVICES

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

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.

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.

Please find below a list of compliance and support services included in the BEN-E-LECT monthly administration fees for no additional charge:

- Provide COBRA Desk Reference with periodic updates to the employer
- Incorporate changes to BEN-E-LECT COBRA Services Coordination of Multiple Coverages (e.g. dental & vision)
- Billing and collection of COBRA premiums
- Timely remittance of collected premiums to Employer
- Ongoing verification of participant eligibility
- COBRA Notice of Unavailability of COBRA Coverage or COBRA Termination
- Provide the employer with monthly COBRA activity reports, maintain COBRA transaction records for employer
- Provide Paid Participant Notice of applicable plan changes, rate changes and open enrollment
- Timely distribution of required conversion and Cal-COBRA AB 1401 extension notices

Flat Fees by Group (Enrollment) Size -

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

2 – 19 Lives:	\$2.00 per employee per month – <i>Minimum monthly fee of \$25 (waived for BEN-E-LECT clients)</i>
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.

Initial COBRA Rights (General Notice) - \$5.00 per notice

Qualifying Event Notice - \$5.00 per notice

Certificate, Notice to Terminated Employees (California HIP Program)

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**.