



COBRA Administration

We keep employers compliant.

isolved Benefit Services

The COBRA law is now 30 years old, but many employers still don't fully understand what it means, or everything that it requires them to do. **As compliance requirements for employers change and grow every year, it's easy to overlook this important law.**

Is there enough time in your day to ...

- Track 29 possible time frames per beneficiary?
- Monitor legislation on a daily basis?
- Make sure notices are updated and accurate?
- Search for answers when you have questions?
- Document COBRA elections and premium payments?



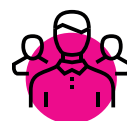
isolated Benefit Services has been providing COBRA administration services for three decades, and we continue to be the industry leader in helping employers remain compliant while simplifying the process.

As regulations change, isolated Benefits Services adapts so you don't have to worry. Even new laws like the ACA are easily and quickly integrated into our COBRA management solution. Don't take compliance for granted. isolated Benefit Services is the right solution to ensure that you're adhering to the letter of the law.

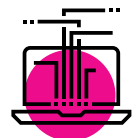
Your **benefits**
when you choose
isolated Benefit
Services for COBRA
management:



Reduced risk of fines
and lawsuits for
compliance errors.



30 years of industry-
leading COBRA
knowledge and experience



Easy web-based or
EDT reporting



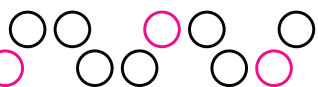
COBRA notices
that exceed DOL
requirements



Prompt management of
COBRA elections
and premium payments



Web and call
center
support



COBRA Compliance Checklist

COBRA compliance is subject not only to IRS and DOL audits; there are lawsuits, settlements and the risk of self-insuring a claim due to a compliance failure. Look out for the best interests of your business and use our checklist to determine your COBRA compliance!



TAMRA Guidelines (Technical and Miscellaneous Revenue Act)

- Proof of COBRA training
- Written COBRA procedures (manual with instructions)
- Documentation of program design (when first subject to COBRA) and program updates (through present) based on competent professional advice
- Documentation of program monitoring by a qualified independent third party

To ensure compliance with an IRS audit, all FOUR check marks are necessary

COBRA notices (required unless otherwise specified)

- General Notice (required when employer is first subject to COBRA or participant is first enrolled in plan)
- Qualifying Event Election Notice
- Notice of Unavailability
- Extension Notice (recommended to confirm new period of coverage and communicate a change)
- Conversion Notice (if applicable)
- Premium Billing Notice (recommended as a grace period reminder and regular communication method)
- Notice of Early Termination of Coverage
- Notice of Insignificant Premium Underpayment
- Notice of Plan Changes (e.g., open enrollment and rate changes)
- Expiration Notice (recommended to confirm end of COBRA coverage)

TEN check marks indicate a complete COBRA program

Written procedures

- Premium billing (recommended)
- Insignificant premium underpayments
- Complete and accurate disclosure to health care providers
- Coverage cancellation (voluntary and involuntary)
- Confirmation of correct election (recommended)
- Reasonable notice of procedures for Qualified Beneficiary

SIX check marks indicates proper compliance

Documentation system

- Documentation of each notice sent (including proof of mailing)
- Documentation of COBRA dates (29 dates possible per Qualified Beneficiary)
- Documentation of notice language updates
- Documentation of procedural updates
- Documentation of events reported to employer/plan administrator
- Documentation of payments received (including how to handle HCTC payments)

SIX check marks may be necessary to PROVE compliance if challenged

So, how did you score?

Were you surprised with your results?

If you have any doubts about the state of your COBRA compliance, please contact isolved Benefit Services at 800-300-3838 to help manage this complicated law.



Continuing legislative changes are making COBRA harder to administer, not easier. With the right benefits partner, you can spend your time managing your workforce, not administering COBRA. We can also ensure Open Enrollment, State Continuation, USERRA, and Eligibility are all handled properly.

Contact **isolved** Benefit Services today for the best COBRA management available.

isolved Benefit Services

800-300-3838

isolvedbenefitservices.com

Easily report new enrollees and qualifying events online

Access your reports, plans, rates and more!

Coverage Code	Description
MULTI SERVICE	MULTI SERVICE
OUT OF NETWORK	OUT OF NETWORK
ES-CHLD/REN	ES-CHLD/REN (4/1/2012 - 3/31/2013)
ES-POUSE	ES-POUSE (4/1/2012 - 3/31/2013)
PARTNLY	PARTNLY (4/1/2012 - 3/31/2013)
SINGLE	SINGLE (4/1/2012 - 3/31/2013)
SINGLE	SINGLE (4/1/2013 - 3/31/2014)
PARTNLY	PARTNLY (4/1/2013 - 3/31/2014)
ES-POUSE	ES-POUSE (4/1/2013 - 3/31/2014)
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