

BEN-E-LECT

COBRA/CAL-COBRA ADMINISTRATION SERVICES

The administration of COBRA and CAL-COBRA 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.

In fact, the IRS estimates that over 90% of employers are out of compliance, risking fines up to \$500,000 or 10% of their group health plan costs.

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 and CAL-COBRA Administrative Services

Many TPA's 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
Calculation, 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	Yes	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

Cost to the Employer-Flat Fee Vs. Fee for Service

Rather than the "fee for service" type of billing charged by most companies, the charge for Ben-e-lect COBRA/CAL-COBRA administration is a monthly flat fee per employee enrolled in your current health benefit program.

Flat Fees for Group Size:

2-19 - \$2.00 per employee per month
20-50 - \$1.50 per employee per month
51+ - \$1.00 per employee per month

Set-up Fee: \$250.00 (waived for current Ben-e-lect clients)

Customer Service

Our customer service department will answer any COBRA related questions your employees or their dependents may have, as well as respond to provider eligibility and coverage inquiries during the election period.

If your organization would like more information on how Ben-e-lect can help you meet your COBRA needs, please don't hesitate to contact our office.

BEN-E-LECT
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