Cobra Compliance Checklist:
Could you defend your method of COBRA administration to an IRS agent or judge?

Take this simple quiz...

Do you:

- Use written notifications reviewed by ERISA attorneys to communicate with beneficiaries about COBRA rights?
- Send each employee, spouse, and dependent an initial COBRA notification when enrolled?
- Know which events trigger the right to COBRA continuation and which individuals are entitled to coverage?
- Know how to administer all new COBRA Medicare and disability extension rules?
- Know when administration fees may be increased to the maximum 150%?
- Grant mandated extensions of COBRA coverage to the appropriate beneficiaries within legal time limits?
- Know under which circumstances termination of COBRA coverage is lawfully permitted?
- Notify qualified beneficiaries of conversion options during the required timeframe?
- Keep detailed records of all COBRA-related events?
- Have methods in place to maintain continuity of historical files when the individual responsible for administering COBRA leaves your employment?

If you answered NO to any of the above questions, you are exposed to the risk of lawsuits and penalties.

Trust the professionals at CobraOne to provide your company COBRA administration.

Professional Affiliations:
Society of Professional Benefit Administrators (SPBA)
Self-Insurance Institute of America (SIIA)
Case Management Society of America (CMSA)
United Resource Network (URN)

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Don’t Let COBRA Take a Bite out of your Business....

Let CobraOne make your life safer
**Who we are...**

*CobraOne* is a comprehensive COBRA system that removes you, the employer, from the hassles of COBRA administration. No matter if you are self-funded, fully-insured, or participate in an HMO, *CobraOne* can provide all notifications.

The confusion and unpredictability of COBRA Administration charges have also been removed by *CobraOne*. By utilizing *CobraOne*, there are no separate notice fees, no set-up fees and no surcharges.

*CobraOne* has customized solutions to maintain strict compliance and utilize cutting-edge technology to provide seamless administration for your company. All members are also granted internet access for notification of qualifying events and status inquiries regarding participant elections and payments.

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**What we do...**

*CobraOne* eliminates the risk and confusion of COBRA administration by performing the following functions on your behalf:

**Before:**
- Initial notices
- Qualifying event notices
- Take over current COBRA participants

**During:**
- Processing of COBRA elections
- Providing payment coupons
- Toll-Free Customer Service Support
- Non-payment/Under-payment notices
- Processing monthly premiums
- End of continuation period notices
- Notice of plan or rate increases
- Disability extensions
- Track COBRA qualifying events
- 180 day end of continuation notice
- Premium account management
- Provide conversion availability notice

**After:**
- Full management reports

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**How we do it...**

*CobraOne* has complete web access for the notification of qualifying events and status inquiries, to include participant elections and payments. COBRA participants also have internet access to verify payment due dates and previous payments.

Each month you will receive a comprehensive COBRA reporting package. Your client package will include a listing of:

- Qualifying events,
- Continuants,
- Terminations and a
- Premium reconciliation report.

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Let *CobraOne* save you TIME and MONEY