

# The COBRAflex Process

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## Features | Tracking | Administration

### COBRAflex Features

- Automatically generate COBRA notification letters, Enrollment forms, Certificates of Coverage, and the calculated premium due
- Generate a waiver of coverage letter, allowing Qualified Beneficiaries (QBs) to indicate that they do not wish to participate in COBRA coverage as part of the Cobra Election Notice package
- Print rate-change notices to all plan participants
- Generate a periodic eligibility confirmation letter, verifying continued eligibility
- Generate a letter to QBs notifying them that the end of their COBRA coverage term is near, and then generate another letter after the end of their COBRA continuation
- Generate a letter when a QB turns 65, reminding them of Medicare eligibility
- Generate a letter notifying insurance carriers when a QBs enrolls or terminates from a plan
- For returned checks, the system can generate an N.S.F. letter, assess fees and generate bills
- Generate late payment notices
- A COBRA General Notice for the Carrier/Sponsor is generated when each newly eligible employee and dependent name is entered
- View and re-print letters on a per-QB basis or view the entire correspondence history

### Information Tracking

- Automatically track the enrollment period and first payment period for each QB, and print a termination letter if enrollment forms or payments are not received within the proper timeframe
- Allow the user to assign QBs to departments
- Give each dependent the choice to enroll in each available employee benefit plan, and automatically adjust premium payments due accordingly
- Tracking of secondary qualifying events for spouse/dependents
- Coordinate the application of state continuation laws with Federal COBRA

### Premium Administration

- Calculate the appropriate administrative fee
- Prorate premiums for the first or last month of COBRA coverage, when necessary
- Generates monthly premium notices or coupons or allow QBs to elect to participate in direct bank drafts
- Automatically adjust premium invoice for a premium subsidy
- Accurately manage the ARRA premium subsidy