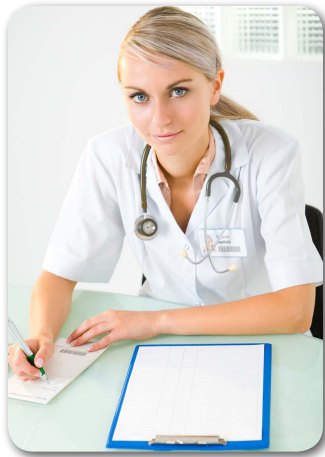




# Federal Administration

## INTRODUCTION

In many companies today, the ever-changing laws and responsibilities that come with COBRA Administration are a major concern. Administering COBRA is a risky, time-consuming business and failure to meet established mandates can have drastic effects on any business. We can manage this complex administrative function for employers and ensure they always remain in compliance with federal COBRA regulations. We concentrate on making the employer's job easier and alleviating the stress that COBRA Administration can cause.



## SERVICES

- Prepare event-specific qualifying notices for COBRA participants
- Provide monthly reporting of pending, enrolled and terminated COBRA participants
- Customize COBRA notices for each specific employee
- Maintain federally mandated COBRA documentation
- Process all COBRA election forms and enroll the applicant directly with the carriers
- Complete premium collection for the COBRA applicants for entire election period
- Track all dates required by law for proper compliance with COBRA
- Maintain all documentation with certification of mailing for all COBRA participants
- Provide Department of Labor initial notices to new enrollees
- Send Certificates of Creditable Coverage to plan enrollees upon termination of COBRA
- HIPAA certificates provided for certification of group health coverage
- Produce and mail conversion and termination notices before the end of the 18, 29 or 36 month coverage period

## PAYMENT OPTIONS

- A.** This option offers a fixed rate setup which includes a standard annual and initial notice fee. A per covered employee and COBRA participant per month fee covers the monthly cost of administration. No additional per qualifying event fees apply.
- B.** This option features a pay-as-you-go fee structure which also includes a standard annual and initial notice fee. A minimum monthly fee is assessed and the group is charged by qualifying event and participating COBRA enrollees per month. No per covered employee per month fees apply.

## ABOUT FLEX

Flex offers access to leading solutions in the health insurance and benefits administration markets. The Flex General Agency supports brokers, while Flex Plans support brokers, employers and employees.

Our primary goal is to promote cost-effective healthcare through the use of consumer-driven strategies and tax-advantaged programs. With our cutting-edge technology, strong industry relationships and superior customer service, Flex provides the resources to continually exceed this goal.

Whether you are a broker, employer or employee, Flex is truly "At Your Service". Contact us today and discover how simple health insurance and benefits administration can truly be.

## FLEX PLANS



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