

# COBRA ADMINISTRATION

## **LIABILITY AND RISK**

COBRA law is defined by lawsuits. It is not uncommon for a lawsuit to cost millions of dollars just for missing one of the many COBRA deadlines. For a small business (or business) this can mean survival or failure.

## **EXPERTISE**

**FBA** has the staff, knowledge and technology to track and administer your COBRA plans. In effect you have retained a full-time staff of COBRA experts to work for your company. You can rely on us to provide your company with worry-free COBRA compliance. Our advanced technology makes client administration quick and easy. And our long history of long term client relationships can put your mind at ease.

## **EFFICIENCY**

You can focus on your business and make it grow while we work for you in the background.

## **ECONOMY**

The price is right!

**FBA** will always provide:

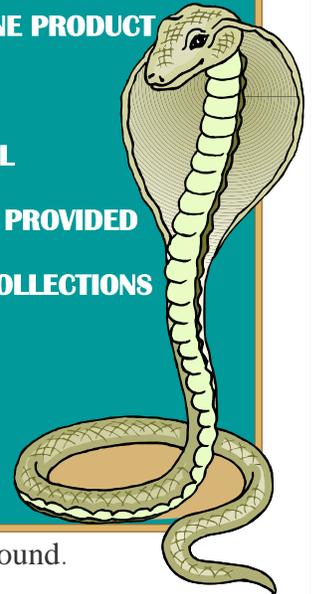
- **100% Transfer of Your liability**
- **100% Simplification for You**
- **100% Flexibility for your program**
- **100% Guaranteed compliance with the IRS and DOL regulations.**



## **FBA'S COBRA ADMINISTRATION**

- **STAND ALONE PRODUCT**
- **EFFICIENT**
- **ECONOMICAL**
- **REPORTING PROVIDED**
- **PREMIUM COLLECTIONS**

**FBA**



## **AS PART OF OUR COBRA SERVICES WE:**

- Produce and send initial notification letters to all employees who become eligible after Creative Benefits begins administration.
- Produce and send Qualifying Event Notifications, which include general information about COBRA, an enrollment form, a premium computation form and a HIPAA certificate.
- Accept payments directly from the qualified beneficiary.
- Work directly with your insurance companies to report eligibility, changes and terminations.
- Generate detailed monthly eligibility and premium reports
- Provide Web Access: Clients can report COBRA administration tasks to us via the web. No more forms to complete and fax or mail! Participants can access the status of their COBRA continuation coverage, payment information, and more.