PAYPRO ADMINISTRATORS

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Employer Quick Reference Guide to COBRA

Your Responsibilities

- When an employee signs up for benefits, or adds dependents to their plan you will need to notify us by using either our online system at our website or by completing a New Employee Notification form (additional fee may apply). This must be done within 90 days of enrollment/coverage start date so that we can send out the initial COBRA notification (aka DOL General Notice).
- If an individual loses coverage for any reason, notify us by either using our online system at our website or by completing a Qualifying Event Form (additional fee may apply). This must be done within 30 days of the date the coverage ends.
- Be sure to notify your insurance carrier to terminate coverage for those individuals experiencing a qualifying event so they can remove them from the group plan, As the TPA, we cannot remove individuals under your group plan. We can only work with the COBRA portion.
- Notify PayPro Administrators of any changes to your plans outside of open enrollment (i.e. rates, carrier changes).
- Be sure to review the monthly reports by logging into the website. Any discrepancies should be reported immediately to PayPro Administrators and/or the carrier. (i.e. Reinstatement of coverage, termination of coverage, etc)

Our COBRA Administrative Services and Responsibilities

- We will send initial COBRA Notification to all employees, spouses and dependents who have enrolled on your benefits.
- After you inform us, we will notify employees and/or dependents of a “qualifying event” (Termination, Reduction of Work Hours, Death of an Employee, Divorce or Legal Separation, Medicare Eligibility, Loss of Dependent Status).
- Monitor COBRA election periods and participant’s time frames.
- Elect COBRA coverage with Carriers for the qualifier by sending over required forms.
- Collect monthly premiums from COBRA participants.
- Forward all COBRA premiums to either you the client, or the carrier (depending how your account is set up).
- Terminate coverage with Carrier for COBRA Participants only.
- Notify COBRA Participants of Conversation privilege after they have completed their COBRA term.
- Coordinate & Communicate with participants and Carriers during Open Enrollment Period.
- You will have the choice to either retrieve your monthly Cobra reports from the website or we can automatically email the reports to you each month. However you should be aware if you choose automatic reports, you will receive an email for each report requested.

_____ I have read and understand the responsibilities as outlined above.

_____ _____

Authorized Signature Date

_____

Title of Authorized Signee