

Let's Get Started

IMPLEMENTATION KIT

Welcome to WageWorks! Our goal is to ensure that the transition is smooth for both you and your participants. This implementation kit is designed to guide you through the transition process so you're ready to "go live" effective April 1, 2016.

THIS KIT INCLUDES THE FOLLOWING MATERIALS:

- Welcome letter
- Go live steps and contact information
- Employer support and webinars
- Email white list instructions
- COBRA and Direct Bill features
- Client ACH form
- W-9 information
- Frequently asked questions

Welcome to WageWorks!

It is my pleasure to welcome you and your organization to WageWorks! As an industry leader in benefits administration, WageWorks offers innovative product solutions, including those that alleviate the administrative hassles associated with COBRA and benefits billing.

Our COBRA administration services are provided through CONEXIS, a division of WageWorks. CONEXIS is one of the nation's most experienced and trusted administrators, providing services to organizations nationwide since the inception of the COBRA law. The CONEXIS COBRA administration program is easy to use while helping you maintain strict compliance with all applicable rules and regulations. This means you can spend less time worrying about COBRA and more time running your business.

Our goal is to ensure you have a smooth transition to WageWorks, and to fulfill that goal, we have been working closely with your Ceridian Account Services team to facilitate the transition of your account. Over the next few weeks, we will be transitioning your participant data, finalizing your account setup, and double-checking financial details so you're ready to 'go live' on April 1, 2016.

We look forward to serving you, your organization, and your participants during this transition period and in the years to come. So let's get started!

Sincerely,

Barry May
Senior Vice President
Relationship Management & Client Implementation Solutions

Three Steps to Go Live

Please complete all the necessary tasks below to ensure you are ready to go live with WageWorks on April 1, 2016.

WAGEWORKS ENGAGEMENT

STEP 1

Activity	Owner	Date
Get acquainted with WageWorks COBRA and Direct Bill services by visiting www.wageworks.com/ceridian	Client	March 1 – April 1
Contact your carriers to notify them of transition.	Client	March 1 – March 15
Join one of our live website demonstrations; details available at www.wageworks.com/ceridian/support-cobra.html	Client	March 1 – April 1
Ensure WageWorks and CONEXIS are identified as “safe senders” in your email system (see directions on next page).	Client	March 1 – April 1

EMPLOYEE COMMUNICATIONS

STEP 2

Activity	Owner	Date
Download participant welcome letter from www.wageworks.com/ceridian/transition-cobra.html	Client	March 1
Notify COBRA and Direct Bill participants of the transition to WageWorks.	Client	March 1 – March 8
Expect your participants to receive invoices from us.	CONEXIS	On or Before March 31

GO LIVE WITH WAGEWORKS

STEP 3

Activity	Owner	Date
Download the client website navigation guide at www.wageworks.com/ceridian/support-cobra.html	Client	April 1 – Ongoing
Expect email with link to client account, username, and password. Note: You may not log in to your online account until you receive this email.	CONEXIS	April 1
Log in and get familiar with online account.	Client	April 1 – Ongoing
Begin day-to-day interaction with the CONEXIS client services team.	Client	April 1 – Ongoing

Employer Support

We're here to help when you need us. Our client services team is available from 7 a.m. to 7 p.m. CT, Monday through Friday (excluding company holidays).

Website: www.wageworks.com/ceridian

Support email: CeridianEmployerTransition@wageworks.com

Toll-free number: 800-806-9118

LIVE WEBINAR DEMONSTRATIONS

Get acquainted with the client website by joining one of our upcoming webinars. Select one of our daily webinar sessions, and get ready to experience the tools, reports, and many resources available at your fingertips through our proprietary system.

Monday, Wednesday, and Friday: 11 a.m. — 12 p.m. CT

Tuesday and Thursday: 10 — 11 a.m. CT

Enter the webinar through our website at www.wageworks.com/ceridian/support-cobra. Before launching the webinar, copy this login code: 8851039404

At this time, we are limited to 125 webinar seats. If a session happens to be full, please join us on another day.

EMAIL WHITE LIST INSTRUCTIONS AND SECURE EMAILS

We follow email guidelines closely to ensure we adhere to all anti-SPAM rules. Occasionally, your organization's SPAM filter may block our emails, so to ensure you receive important communications and invoices, please follow these steps:

- Look in your Junk or SPAM email folder for emails from WageWorks and CONEXIS.
- Once you identify an email from us, add the email to your Safe Senders list.

In addition, we use a secure email service for our emails containing protected health information (PHI), sensitive personal information (SPI), or financial information. If you receive a message notifying that you have a secure email from us, please follow the login instructions to obtain the message.

Additional information regarding accessing secure emails is available on the next page.

COBRA and Direct Bill Features

When your account with us is up and running, you can enjoy additional service features that enhance the client and participant experience.

CLIENT SERVICES

- 24/7 access to the client website
- Real-time activity tracking and case management
- Automated and enhanced reporting, including compliance reports
- Ability to mask Social Security numbers on reports
- Processing reporting sent to multiple individuals
- Automated plan conversions
- System supports multiple tiers and rates tables
- Member-level rating automation and rate change functionality (small group solution)
- Various levels of security with our system (full access, read-only, etc.)
- Tracking process for dependents who age out of your plan
- Ability to adjust Direct Bill rates each month
- Retroactive billing
- Cost-effective and robust open enrollment services
- Multiple severance methodologies
- Weekly client training webinars

PARTICIPANT SERVICES

- Mobile account access and management
- 24/7 access to the participant and mobile websites
- Same username and password for participant and mobile websites
- Real-time and future, scheduled payments (no charges are passed to participants who pay via ACH)
- Immediate online elections, including open enrollment and member-level rated plans
- Real-time activity tracking and case management
- View notices in real time
- Online access to Summary of Benefits (SBCs) and Summary of Plan Descriptions (SPDs)

ACH Payments

To set up ACH payments from WageWorks, please submit this completed form and a voided check or certified letter from the bank confirming banking information. For payment assistance, please call us at 800-806-9118 and ask for the remittance department.

SUBMIT TO: Fax: 214-596-2179 Mail: CONEXIS, P.O. Box 224547, Dallas, TX 75222-4547

AUTHORIZATION ACTION: New Change Cancel

CLIENT INFORMATION

Legal Business Name _____

DBA Name _____

Street Address _____

City _____ State _____ ZIP _____

Phone _____ Fax _____

Taxpayer EIN/SSN _____ DUNS Number _____

CLIENT FINANCIAL INSTITUTION INFORMATION

Bank Name _____

Bank Address _____

City _____ State _____ ZIP _____

Account Name _____ Account Type: Checking Savings

Routing Number _____ Account Number _____

Bank Contact Name _____ Phone _____

CLIENT CONTACT INFORMATION

Contact Name _____ Phone _____

Title _____ Email _____

By signing below, I authorize WageWorks to initiate debit from the account indicated on this form. This authorization is to remain in full force and effect until WageWorks has received written notification from the Client of its termination in such time and in such manner as to afford WageWorks and Depository a reasonable opportunity to act on it.

Authorized Signor _____ Title _____

Signature _____ Date _____

Form W-9: Request for Taxpayer Identification Number (TIN) and Certification

Please provide this form to the person who is required to file an information return with the IRS to your company.

Form W-9 (Rev. December 2014) Department of the Treasury Internal Revenue Service	<h2 style="margin:0;">Request for Taxpayer Identification Number and Certification</h2>	Give Form to the requester. Do not send to the IRS.
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Print or type See Specific Instructions on page 2.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. WageWorks, Inc.		
	2 Business name/disregarded entity name, if different from above Conexis, a division of WageWorks, Inc.		
	3 Check appropriate box for federal tax classification; check only one of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input checked="" type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> Other (see instructions) ▶ _____		4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) 5 Exemption from FATCA reporting code (if any) D <small>(Applies to accounts maintained outside the U.S.)</small>
	5 Address (number, street, and apt. or suite no.) P.O. Box 8363		Requester's name and address (optional)
	6 City, state, and ZIP code Pasadena, CA 91109-8363		
	7 List account number(s) here (optional) Headquarters' address: 1100 Park Place, 4th Floor; San Mateo, CA 94403		

Part I Taxpayer Identification Number (TIN)													
Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i> on page 3.													
Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.													
	Social security number <table style="width:100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>												
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9	4	-	3	3	5	1	8	6	4				

Part II Certification	
Under penalties of perjury, I certify that:	
1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and	
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and	
3. I am a U.S. citizen or other U.S. person (defined below); and	
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.	
Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.	

Sign Here	Signature of U.S. person ▶ <i>Linda Rodezno</i>	Date ▶ <i>8/12/15</i>
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General Instructions Section references are to the Internal Revenue Code unless otherwise noted. Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9 . Purpose of Form An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following: <ul style="list-style-type: none"> • Form 1099-INT (interest earned or paid) • Form 1099-DIV (dividends, including those from stocks or mutual funds) • Form 1099-MISC (various types of income, prizes, awards, or gross proceeds) • Form 1099-B (stock or mutual fund sales and certain other transactions by brokers) • Form 1099-S (proceeds from real estate transactions) • Form 1099-K (merchant card and third party network transactions) 	<ul style="list-style-type: none"> • Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition) • Form 1099-C (canceled debt) • Form 1099-A (acquisition or abandonment of secured property) Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN. If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See <i>What is backup withholding?</i> on page 2. By signing the filled-out form, you: <ol style="list-style-type: none"> 1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued), 2. Certify that you are not subject to backup withholding, or 3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and 4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See <i>What is FATCA reporting?</i> on page 2 for further information.
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COBRA Frequently Asked Questions

WAGEWORKS INTRODUCTION

Who is WageWorks?

WageWorks (NYSE: WAGE) is a leader in administering Consumer-Directed Benefits and providing COBRA and related benefits continuation services. We are a public and independent company, which enables us to scale quickly and effectively, influence legislation, and provide leadership and expertise in the employee benefits industry. We service approximately 45,000 employer clients, from the largest enterprises to small businesses nationwide, and over 4 million employee participants.

What can I expect from WageWorks as my benefits administrator?

We want to ensure you receive the best programs and services in the industry for both your company and your employees. We understand the challenges associated with administering employee benefits and strive to deliver efficient and cost-effective services that eliminate hassle and save your company time and money.

The service our clients and participants receive is based on these four principals: service excellence, technology and innovation, industry leadership, and consumer engagement. With the industry's leading technology and our focus on providing outstanding service, you and your participants can expect a positive customer experience.

Our management team consists of industry leaders with proven track records in their area of expertise. These individuals have come together to ensure we deliver on our promises to our customers and are dedicated to the success of our clients and the satisfaction of your participants.

Who is CONEXIS?

COBRA, state continuation, and Direct Bill services are provided through CONEXIS, a division of WageWorks. In 2014, WageWorks acquired CONEXIS, one of the nation's most experienced COBRA administrators. CONEXIS has been providing services to employers nationwide since the inception of the COBRA law. Through CONEXIS, WageWorks provides COBRA administration to organizations of every size and across all industries.

What are the key features of the COBRA services?

Our program is designed to remove the administrative headaches created by COBRA. Key features include:

- Our proprietary system offers 24/7 access to real-time information for employers and participants.
- Automated system and processes help ensure COBRA regulations and business rules are enforced. Proof of compliance is available online at any time, including:
 - View images of notices sent to participants
 - Premium payment information, including timestamps
 - Eligibility updates
- Powerful Web-based system manages complex severance and subsidy rules, as well as divisional requirements and other special needs.
- Online case management system allows employers to quickly and easily monitor our customer service delivery by viewing both employer and participant service and support requests. Employers can also create cases online.
- Extensive open enrollment support services are available as an optional service.

What is the CONEXIS system?

It's our advanced technology platform that makes benefits management easy for employers and their participants. Our site can be accessed using a standard Web browser on any Internet-connected device, including computers, mobile phones, and tablets.

All of our services are fully compliant and help minimize your risk and financial exposure. Our automated system and processes help ensure business rules are strictly enforced. When needed, proof of compliance is available 24/7 through our online system, including viewing copies of sent notices, premium payment information with timestamps, as well as enrollment and eligibility updates.

CLIENT SERVICES

Who will manage my company's account?

Once your account is transferred from Ceridian to WageWorks, our client services team will manage your account. When you have questions regarding COBRA, our processes, or your participants, we're here to help. The client services team is your daily point of contact and will coordinate your requests and services with our other departments. All members of the client services team have successfully completed a rigorous training program and are ready to assist you with your COBRA needs.

What are your customer service hours?

Client services representatives are available Monday through Friday from 7 a.m. to 7 p.m. Central Time (excluding company holidays).

Our participant services representatives are also available Monday through Friday from 7 a.m. to 7 p.m. Central Time (excluding company holidays).

How do I obtain online access to manage my account?

On April 1, 2016, you will receive a system-generated email from CONEXIS that includes your username and a temporary password. Using those details, you can access your online account at cobrabenefits.wageworks.com. Simply click the Employer Login button to get started.

Please note: Your username and temporary password are sent via secure email, which requires you to obtain the message by logging into the Cisco Registered Email Service. If you do not log in within 24 hours after receiving this email, your temporary password will expire. If your password expires, contact CONEXIS client services. Additional information about accessing secure emails is available on page 4 of this document.

When do you send invoices to clients?

Clients should receive our invoices via email around the 10th of the month that follows the month we provided services. For example, you will receive your January invoice by February 10.

Please note: Invoices are distributed by CONEXIS, a division of WageWorks.

What reports are available?

Our reporting capabilities include real-time and scheduled reporting. Scheduled reports can be set up for automatic delivery on a regular basis (daily, weekly, bi-weekly, or monthly). All scheduled email reports and statements are sent via encrypted email to ensure compliance with HIPAA's security requirements.

Real-time reports are available from the CONEXIS website for instant access to account activity, employee and participant listings, plan and coverage statistics, carrier and plan information, eligibility reporting history, and exception lists. You can also obtain participant demographics, activity history, notices mailed, carrier eligibility reporting, and qualifying events that have been processed.

COBRA AND DIRECT BILL ADMINISTRATION

How do you manage COBRA elections?

When you notify us that one of your covered employees, or their covered spouse or dependents, has experienced a qualifying event, we will send the required notice of qualifying event and election forms to the eligible individual. You can provide notice of qualifying events by completing a simple online form or by electronic file transfer (requires set up and testing before first use).

The COBRA Election Notice includes customized coverage options and instructions for electing continuation coverage online, by mail, or by fax using the Election Form included with the notice. When elections are received, we ensure that the submission has been within 60 days of the date of the COBRA Election Notice or the date coverage was lost, whichever is later. Elections postmarked after the COBRA-mandated time frame are not accepted.

Election documentation is imaged, retained, and archived for documentation purposes. Reports are sent to employers detailing those qualified beneficiaries that have elected and/or paid the initial COBRA premium.

How do you bill participants and collect premium payments?

CONEXIS mails courtesy invoices to participants on a monthly basis. After April 1, 2016, participants should receive invoices around the 15th of the month (the month before the coverage period).

Each invoice includes a return payment slip and envelope to make paying for COBRA quick and easy. For even greater convenience, participants can pay online using an electronic check or set up automatic payments from their bank account. Please note: Participants who establish recurring ACH payments do not receive monthly invoices.

All premium payments are reviewed to ensure they are timely and accurate before posting to each participant's account. This diligent review helps to ensure that only eligible individuals remain covered under your plan, which can help reduce the amount of claims against your plan that can result in higher rates for your company. Following the end of each monthly billing period, we issue a check to you for the premiums we collected.

Can a participant's premium be withdrawn from a bank account?

Yes, CONEXIS can accept ACH transactions at no charge to the participant. We also accept electronic and paper checks as well as money orders.

Can participants pay for coverage with a personal credit card?

It depends on the setup of the services you decide to offer. You may allow your participants to pay for coverage with online credit card payments; however, those card transactions are subject to the payment of additional fees. If electing this option, your organization will be charged the exact transaction fee assessed by the merchant card processor in connection with each online credit card payment made by participants during the applicable invoice period. These fees will be included as a line item on your invoice.

What happens when a participant submits an insignificant premium payment?

When a premium payment received is insignificantly less than the amount due (i.e., the payment shortfall is less than or equal to the lesser of \$50 or 10 percent of the COBRA premium required by the plan), we will notify the qualified beneficiary and allow 30 days to pay the deficit, according to the notice procedures described in the IRS COBRA regulations. The CONEXIS system generates premium shortfall notifications to qualified beneficiaries on a daily basis to keep the length of the payment period to a minimum.

How do you handle COBRA cancellations?

We send termination notices for failure to pay full and timely COBRA premiums, as well as an expiration notice for reaching the maximum period of coverage allowed under COBRA regulations. Notification of COBRA expiration due to reaching the maximum period of coverage allowed includes reference to any conversion rights along with contact information for the conversion.

Can participants add a newborn baby or newly adopted child to their COBRA coverage?

Yes, they can. Children born to or placed for adoption with the covered employee during the COBRA continuation period are also treated as qualified beneficiaries.

Can a COBRA participant drop a dependent?

Yes, a dependent can be dropped; however, the participant's request must be made in writing.

Will participants receive new insurance cards when switching to WageWorks?

No, your participants should continue to use the same ID cards provided by the insurance carrier.

Where do participants send claims?

Your participants should continue to send claims to the appropriate insurance carrier or health plan.

What is case management?

We offer an integrated case management system that allows clients and participants to report issues to us by opening a case within the system. The case management system automatically generates email reminders to customer service teams and reports open cases to management on a daily basis. Case resolution becomes part of the participant or client record and is available online. In addition, all participant and client calls are documented within the system.

Can I see the notices you send to my participants?

Yes, you can view the notices we send to your participants online at any time. Our system images and electronically retains COBRA-related notices as required by law, and these documents are accessible when logging in to your account from our client website.

PARTICIPANT SERVICES

What participant services are available?

We know that we can only be successful if your COBRA participants receive the service and support they need. We make it easy to access that support by providing convenient ways to interact with us, such as providing a mobile website, a robust participant website, an interactive voice response system – or IVR – and topnotch customer support from one of our participant advocates.

Advocacy is the core of our participant services. Our goal is for single-call resolution so we alleviate the need for a participant to call back for additional help – we want your participants educated and empowered before ending each call. That’s why each participant services representative receives about 60 hours of training to ensure they are caring, compassionate, and knowledgeable when handling calls.

Every call is recorded, and each call is documented by a participant services representative in our case management system. When you log into our client website, you will be able to view this documentation.

What IVR functionality is available?

Participants have access to account information 24 hours a day through our toll-free IVR system. Our IVR is a popular service feature with about 20 percent of our calls handled by it each month.

The IVR is fully integrated with our proprietary system, and the IVR provides quite a bit of information to participants, such as the election status, processing date, status of payments, and other important details. However, if a participant wants to speak with a live participant services representative, they can easily do so if the call is during normal business hours.

In addition, participants can make a premium payment over the phone by using an electronic check, and that payment is applied to their account in real-time. This is a great service for individuals who wait until the last minute to make a payment.

What is available for participants on the mobile website?

Your participants will have account access at their fingertips when using a smartphone or tablet to log in to their accounts. This mobile website is available at any time day or night, and it’s a convenient way for participants to check their account status, make premium payments, or find answers to frequently asked COBRA-related questions.

Do participants need more than one password?

No, the password used for our mobile website is the same password participants use when logging in from a computer. Plus, we make it easy for participants to complete the registration process right over their mobile device, which eliminates the need to log in from a computer to establish an online account.

Can participants pay for coverage using a smartphone or tablet?

Absolutely! Once their account is set up, participants can log in and manage their account when on the go. They can make a premium payment or set up recurring payments in a matter of moments.

What functionality is available on the participant website?

Our participant website offers the same features as our mobile site (explained above), and the website also includes additional helpful tools, images of COBRA notices, and other information. A participant can view all notices that we have sent by mail, and with access to electronic notices, participants can be fully aware of payment deadlines, grace period details, and rules and regulations associated with COBRA coverage.

Please note: Participants must elect coverage on our full participant website, but not the mobile site. They may also submit election forms by fax or mail.

Do you explain alternative options to COBRA coverage?

Yes, we know COBRA can be confusing, and that's why we offer a seamless program called Simply Covered, which helps COBRA qualified beneficiaries understand their COBRA rights and alternatives to COBRA coverage. This service helps reduce the fear and uncertainty many individuals feel during an often difficult time, such as the death of a spouse or losing their job.

Through this program, we provide access to licensed benefits advisors who offer guidance for both COBRA and COBRA alternative coverage, such as individual and family plans. We strive to ensure that qualified beneficiaries are fully informed, and we clear up the coverage confusion so each individual can make the right coverage choice at the right price.

Simply Covered is a turnkey program that doesn't require additional administrative support from your staff. We will even give you printed materials that your staff can use when terminating an employee.

OPEN ENROLLMENT

Do you provide support for open enrollment?

Yes, since COBRA participants have the same open enrollment rights as your active employees. During your open enrollment period, we can help you announce plan changes and options to your COBRA participants (including individuals who are in their election period). We offer several options, ranging from basic notifications to fully customized packages that include up to 22 pages of custom content. Our open enrollment services are offered separately from our standard COBRA services and can be purchased as needed. Changes in rates are communicated to your participants automatically at no additional charge.