

# COBRA

Full service COBRA administration that safeguards you

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**Trusted by Aetna & Humana**

Managing COBRA benefits can be daunting. Complicated compliance requirements, invoicing, and manual payment processes can be taxing administratively and put an employer at risk if not done properly. That's why it's important to work with a trusted partner like Ameriflex to handle your COBRA needs.

## Why Choose Ameriflex Over Other COBRA Vendors

As a 20+ year leader in COBRA administration, Ameriflex has the expert knowledge, technology, and dedicated service employers need to properly offer COBRA. A few areas that distinguish Ameriflex from other COBRA providers:

- **Employers are held 100% harmless** for any negligence by Ameriflex
- We invoice off of the number of employees enrolled in the group health plan - including outside dental and vision carriers at no additional cost
- **We include all DOL-required employer, employee, and carrier notifications**
- Employers get access to **real-time mailing confirmation of all notices**, including paid-through report, mail-sent report, subsidy report, and more
- Our platform sends COBRA eligibility to carriers through secure fax or email, with an **electronic audit trail**
- **We provide takeover of pending or enrolled qualified beneficiaries**
- **We offer premium collection and remittance**
- Each client gets a **dedicated implementation team and account manager** to provide day-to-day support
- We invoice off of the medical carrier bill only and **include outside dental & vision carriers at no cost**

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## Why outsource COBRA administration?

It's a big commitment of internal resources to do it yourself and stay up to date with changing regulations. Using a third-party administrator guarantees that employees will have access to coverage and gives the employer peace of mind so they can focus on running their business. Our COBRA administration services offer:

**Risk Mitigation:** If an employer fails to provide an employee with access to COBRA or cannot prove that they provided such access, there is no limit to the cost of medical care the employer could be liable for. Other government fines and penalties can also compound daily. Outsourcing to Ameriflex means protecting your business from costly legal challenges.

**Timeliness:** COBRA plans are burdensome for your human resources team. Former employees have 60 days to decide whether or not they want COBRA coverage and an extra 45 days to pay their premiums. When you use Ameriflex, we mail the COBRA coverage letter the day after we receive the employee's data, starting that 60-day period as early as possible, every time, and saving you money.

**Cost:** Creating and managing your own system and using Human Resources personnel to guarantee something doesn't fall through the cracks is expensive. When you let Ameriflex handle the responsibility for you, all of your focus can remain on running a successful business.

**Communication management:** We communicate with all parties throughout the process, including the insurance company and attorneys. We do this effectively, ensuring an electronic audit trail shows auditors and attorneys that procedures were followed. Our competitors do this manually, increasing the chances of human error and risk.

**Peace of Mind:** Ameriflex makes offering COBRA coverage easy. You won't have to put your HR employees in a position where they are forced to remove an employee from COBRA coverage, and your business will avoid any potential legal consequences.