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COBRA CONTINUATION SERVICES THROUGH CERIDIAN



COBRA CONTINUATION SERVICES

With **Ceridian's COBRA Continuation Services** you will experience noticeable relief from your COBRA burden. First, they'll take over the billing, collecting of premiums, and ongoing service support of your existing COBRA continuants. Then, going forward they'll make COBRA compliance as simple as 1,2,3! You'll receive an implementation kit that explains your new, simple role in COBRA:

1. Initiate notification process when employees and/or dependents are added to your plan;
2. Initiate notification process when a qualifying event occurs;
3. Use Ceridian's reports to forward coverage information to your carrier.

Ceridian has been administering COBRA since the law was first enacted. They proactively monitor COBRA law, tracking every change through legislation and court rulings and adjusting their system as needed. Their core business is the administration of complex benefits and maintaining compliance—an endeavor that requires a constant investment in people, process design, and technology.

COMPREHENSIVE SERVICES

Ceridian will do all the work you used to do—and then some. Ceridian evaluates every COBRA election and deals with continuants' questions, all with absolute accuracy and consistency. Ceridian's COBRA Continuation Services include:

- Sending initial notifications of COBRA rights, obligations, or qualifying events, and providing the correct notification forms based on services selected

COMPREHENSIVE SERVICES (continued)

- Receiving COBRA elections directly via datafile, web entry or paper, and dealing directly with your COBRA continuants on all COBRA issues
- Adjudicating eligibility consistently, fairly and accurately, just as the law dictates
- Handling all questions from your COBRA continuants via their toll-free help hotline
- Providing you a toll-free client hotline for direct access to your COBRA Services Representative
- Providing 24-hour automated information and faxback services which offer up-to-date information to you and your continuants
- Billing continuants monthly and collecting COBRA premiums
- Providing you with participant update reports on all COBRA activities
- Remitting premiums to you monthly with itemized reports
- Sending HIPAA Certificates of Creditable Coverage as required whenever COBRA coverage is lost
- Providing online reports with the ability to view, print and download
- Completing rate renewals via the web

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ADDITIONAL BENEFITS

Claim Savings | COBRA is notorious for “adverse selection”—the individuals who elect COBRA are usually those who are most likely to have large claims. While this fact is beyond your control, you *can* control claims costs by being careful to only provide COBRA coverage to those who are legally entitled to it. Most employers lose money paying COBRA claims for people who shouldn’t have been on COBRA in the first place. Ceridian saves you money by eliminating the possibility of “ineligible continuants” obtaining COBRA coverage. Precise adjudication of eligibility is the key—and Ceridian’s staff are experts at it. Because COBRA claims costs are many times higher than administrative costs, the service usually pays for itself if Ceridian is able to make even a slight reduction in the number of continuants based on eligibility. For most of their clients, the claims savings they generate are much greater than that.

Paperless COBRA Administration | As a Ceridian customer, you can eliminate most of the paperwork commonly associated with COBRA. Simply notify them of newly-covered employees and dependents, COBRA qualifying events and HIPAA losses of coverage electronically via EFT (Electronic File Transfer) or the internet. Upon receipt of your information, Ceridian generates and sends the appropriate document, whether a COBRA notice or HIPAA Certificate, to the qualified beneficiary.

Paperless Elections | Your qualified beneficiaries can go paperless by contacting Ceridian COBRA Continuation Services toll-free and using their Interactive Voice Response (IVR) system to elect COBRA or to check on their COBRA status. They can also perform these functions over the Internet.

CERIDIAN KEEPS YOU IN COMPLIANCE

Ceridian’s COBRA Continuation Services are available for all eligible lines of coverage, significantly reducing the time you spend managing COBRA. Through an exclusive partnership with Ceridian, SDC has secured competitive pricing on COBRA Continuation Services for our clients with over 20 employees. You will be billed directly by Ceridian for an additional **53¢ per employee per month or a minimum of \$45 per month**.

As the nation’s largest COBRA service provider, Ceridian’s COBRA Continuation Services make COBRA administration safe and easy. Every day, they keep tens of thousands of employers in compliance with COBRA. Their strict adherence to the law attracts all types of employers, from the ranks of the Fortune 500, to companies just large enough to comply with COBRA.

Large or small, employers choose Ceridian COBRA Continuation Services as the most comprehensive and cost-effective COBRA solution available—unequaled in reducing the COBRA burden and helping employers manage compliance. Ceridian has the resources and commitment to do whatever it takes to provide integrated services to support the full employment life cycle or individual “best in class” services to meet specific needs.

LEADING THE WAY IN DENTAL BENEFITS