



COBRA Administration



When it comes to COBRA administration, you want to ensure that you are compliant with complex laws and regulations — without being distracted from your primary business goals and objectives. The Benefit Resource: an Inspira Financial Solution (BRI) COBRA solution ensures qualified beneficiaries receive all required notices.

Why Choose BRI for your COBRA Administration?

Mailing and documentation

Mailing (and proof of mailing) plays a very important role in COBRA compliance. You can access comprehensive mailing, tracking, and documentation services through our online administration system. All COBRA election notices and COBRA initial notices are sent via First Class mail and include proof of mailing certificates.

Premium collection, notices, and reports

You will receive premium collection and reporting services for COBRA participants and their qualified beneficiaries, with transmittal of collected premiums sent monthly. Payment detail, billing history, census, premium receipts, and current status reports are available 24/7 on our secure website.

Additionally, both employers and the carrier will receive notices regarding status and reinstatement. Notification options can be configured to best meet your needs. Key notifications include:

- COBRA general and specific rights notices
- Payment coupons
- Open enrollment notice/package support
- Plan change notices
- End of eligibility conversion notice, including notifications concerning state continuation rights
- Partial payment notices

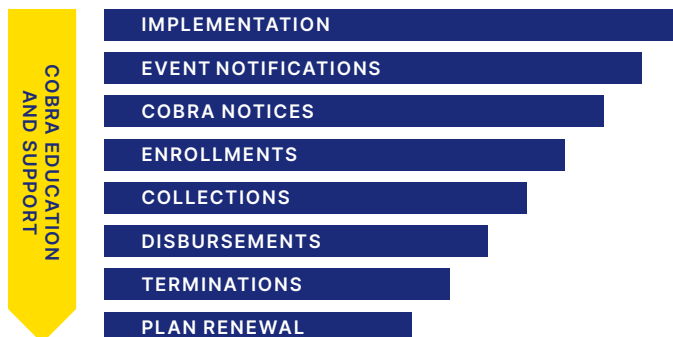
The basics

COBRA coverage permits workers the right to maintain group health benefits for limited periods of time, under certain circumstances, such as:

- Voluntary or involuntary job loss
- Reduction in the hours worked
- Retiree benefits
- Death, divorce, and other life events

As group health plan sponsors, employers meeting certain predefined requirements must ensure compliance with complex IRS and DOL regulations. COBRA outlines your responsibilities for:

- Providing notice to employees and family members
- Timing of notices and coverage periods
- Guidance on how employees and their family members may continue coverage





Experts you can trust

With over 15 years of experience, our COBRA service team brings a wealth of institutional knowledge from insurance, consulting, administration, payroll services, and employee benefits management.

BRI provides high-touch personal COBRA services to clients nationwide, and aims to simplify compliance for employers while being sensitive to the issues of continuing coverage for the participant.

All COBRA clients are assigned a dedicated COBRA specialist from BRI to assist with day-to-day COBRA operations and answer your questions. COBRA Administrators receive specialized training, and many achieve Certified COBRA Administrator designations.

This specialist is backed by other BRI experts to ensure personalized, white-glove service is provided every time.

Online services and reports

Our online portal provides a single, secure login for employers to receive 24/7 access to COBRA enrollment and administration resources, coverage information, payment history, billing detail, and reporting options (including options to download data to Excel or PDF). Our COBRA program is fully integrated into the BRI Beniversal Tax-Free Benefit Account Suite.

Document retention

Should you or COBRA participants (active or terminated) require documentation verification, all COBRA data is retained for seven years.

Implementation and educational support

We provide web-based training to explain the basics as well as introduce administrative personnel to the systems and procedures for managing the program. We work closely with brokers and consultants to facilitate a seamless integration with open enrollment communications.

Additionally, we provide periodic COBRA training seminars that provide a deeper look at topics of interest. A detailed COBRA Client Portal Quick User Guide is also available, along with a video demonstration.

⇒ Get started

BRI is an Inspira Financial Solution, a trusted provider of health, wealth, retirement, and benefits solutions that strengthen and simplify the health and wealth journey. For more information, contact your local Sales Executive or visit benefitresource.com