

COBRA Administration



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Overview

Like the reptile of the same name, COBRA can be deadly. The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) introduced a fair and equitable plan of insurance for employees and dependents who no longer qualify under your health plan coverage. But did you know that not understanding the laws can cost you thousands, even hundreds of thousands, of dollars in penalties, fines, and liability suits? It only takes one minor mistake or oversight to incur penalties or allow an opening for lawsuits. In addition, keeping track of the necessary notifications, time periods, and billings can become a major hassle for busy employers.

Reduce Risk. Reduce Costs. Reduce Paperwork.

Outsource your COBRA Administration to the professional management of Manley Services

If you have 20 or more employees, Manley Services is the professional management you need. Our thorough understanding of COBRA laws offers invaluable protection to your organization. We literally take over all necessary paperwork, notifications, billing, and personal contact required to make the transition into COBRA compliance. Our expert management can relieve your accounting department of hours of necessary tracking, billing, and collecting. Currently, more than 125 businesses trust their COBRA administration to Manley Services.

Manley Services will:

- Send notification of COBRA rights to the employee or dependent
- Furnish all the necessary materials
- Send monthly payment coupons directly to employees
- Collect premium payments and forward them to the appropriate party
- Keep track of time periods
- Send you a detailed monthly report of your company's COBRA activity
- Answer all questions COBRA participants may have

Your part is easy

- Complete a simple application to get started.
- Notify us at the time of a "qualifying event," such as termination of employment, reduction in work hours, employee's death or divorce, Medicare Entitlement, or loss of dependent status. We'll even provide the forms you need.

Questions and Answers

Where do employees send their premium payments?

They send their premium payments directly to us. We then total premiums and forward this sum to the appropriate party. In most cases this will be the employer; however, in some cases we send the premium directly to the health insurer.

Why do I need to notify you of a qualifying event? Can't Manley take over that function as well?

Because we do not have access to your employees' records, we depend on you for this information. Once we are aware of your employees' qualifying events, we can handle the COBRA process from that point forward.

What is included in the reports I'll receive?

The monthly reports give you a snapshot of participating employees. You will be updated on which employees are currently enrolled, who has terminated, and what notifications we have sent.

Who can employees call with questions about COBRA benefits?

Customer service is an important part of our overall COBRA administration package. Participating employees may contact us directly with questions either by phone or e-mail. We will make every effort to answer their questions right away, or get back to them by the end of the next business day.

What is the approximate cost for this service?

Our fee structure, based on the number of eligible employees, has been well received by employers. A representative from Manley will be glad to talk with you directly and give you a quote. Call us today and let us show you our program.

Questions?

If you have any questions or would like further information, please contact us. We're happy to assist you.

Putting it into Perspective

When you consider the risks of fines and lawsuits that can result when COBRA is mismanaged, there is no way to calculate the savings you can realize by using Manley Services for COBRA administration. Perhaps the true value of our service is measured by the peace of mind you'll gain knowing that your COBRA duties are in expert hands. Why risk your company's financial future? Call us today for more information and a no-obligation quote.

About Us

Manley Services, a licensed third party administrator, began operations in 1987 and became part of the PacificSource group of companies in March 2003. We work with insurers, employers, and associations to provide consulting assistance in the design, implementation, and all administrative functions of their benefit plans. With more than 15 years experience in the Northwest, we pride ourselves on providing full program administration for the employer, informing employees as to how they will benefit, and providing education and prompt service to participants.

More than 1,300 organizations count on Manley Services to provide their plan services. The reasons are simple: expertise, personal service, and value. Manley provides you with more services at a lower cost than any other third party administrator. With easy enrollment, prompt and accurate reporting, and quick reimbursement, we've designed our program to be client-focused and participant-friendly.



A PacificSource Company

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