

## COBRA Administration Service Features

- User-friendly online system to report new events, access information, generate instant reports, add new insurance rates, view your bill online, and so much more
- Initial Rights Notification Made Easy
- COBRA Notification & Election Tracking
- COBRA Enrollments
- Billing & Premium Collection
- COBRA Coverage Termination
- All Federal mandated COBRA notifications provided
- Open enrollment for COBRA participants
- Answers just a call or click away
- Documentation and records
- Participant customer service and help with transitioning to COBRA with 24/7 access to our website
- Customizable options



Choose between two COBRA service options or opt for COBRA billing only.

## A Service that Works for You

With **Davidow Financial & Insurance Services, Inc.**, you've got 30+ years of experience plus good excellent customer service on your side. We provide answers to both simple and complex COBRA questions, regular updates on the insurance and employment laws, and have extensive resources that can help your human resources department stay on track.

We offer a variety of customizable options based on each unique business we work with. Whether you need us to work with your broker, or want us to bundle your COBRA service with any of our other services, we can provide you with what you need to make COBRA compliance easy. We can customize your eligibility reporting, notification process, and more.

**Your COBRA Participants Covered.** We don't just serve our clients. We've got your COBRA participants covered too. With Monday through Friday toll free support and 24/7 access to our website, your participants will have all of the answers they need in order to understand their COBRA coverage, as well as stay on target with premium payments and important deadlines.

When your participants are transitioning from active coverage to COBRA coverage, we provide them with friendly service, information and resources so that they know that there are alternatives to COBRA coverage. We provide participants with customized letters whenever necessary, to ensure that they stay in the know about their coverage status and premiums.

# FMLA Administration

## Does your company or client need to comply with FMLA?

FMLA applies to all:

-public agencies, including State, local and Federal employers, and local education agencies (schools); and,

-private sector employers who employ 50 or more employees for at least 20 workweeks in the current or preceding calendar year - including joint employers and successors of covered employers.

For FMLA purposes, most Federal and Congressional employees are under the jurisdiction of the U.S. Office of Personnel Management (OPM) or the Congress.

Our FMLA Administration comes with best-in-class customer service, a dedicated account manager, resources, support for your and your employees and competitive pricing.

Whether you're a small business or large corporation, we will provide the appropriate notices, track, bill, and collect coverage premiums for your leave of absence employees. This service may be selected as a stand-alone service or bundled with our COBRA administrative services.

This service is often an ideal solution for the busy HR Manager, allowing you to save time, cut costs, and focus on other important aspects of your business.

You can count on us.



## Service Features

- Notify Retirees of benefits and premiums due
- Help retirees transition to coverage
- Monthly, quarterly, or annual coupon billings for coverage
- Premium collection and remittance to client
- Non-payment notifications and follow up

## FMLA Service Features

- Reduced risk
- Easily report new FMLA events
- General notice of FMLA employee rights and responsibilities
- Payment agreement and election tracking
- Monthly billing and premium collection
- Notice of non-payment and follow up
- If employee returns to work after leave, COBRA is offered \*

*\*Client must have our COBRA service for COBRA notification to be mailed*

# Retiree Billing Service

If you offer retiree benefits, then you know the importance of tracking post-employment plan changes, and ensuring that the proper premiums are billed and collected when an employee retires. When your retirees receive benefits, they often have questions regarding coverage, premiums, and supplemental or alternative coverage such as Medicare. We understand that this aspect of running your business can be time consuming, and that is why we offer a simple, affordable SOLUTION.

**When it comes to Retirees, we've got you covered.** We'll bill your Retirees for health, dental, and vision plans, keep track of payment deadlines, remit premiums directly to you, and provide full eligibility reporting as beneficiaries change or discontinue coverage.

Not only will we take care of your human resources department with this service, we'll also provide toll free customer service to your Retirees, and give them 24/7 access to their account information through our secure website, ensuring that they have all

**Retiree Plan or COBRA?** When it comes to Retiring employees, sometimes COBRA is necessary (especially when a retiree health plan is not offered). Whether you must comply with Federal COBRA regulations or not, we can administer post employment billing bundled with your COBRA administration or as a stand-alone service. Let our expert team help you find the solution that works best for you.

## Service Features

- User friendly online system for reporting new qualifying events
- Get instant reports and access to your participant information through our secure web portal
- Notice of Colorado State Continuation Right To Elect
- Election tracking and monthly billing
- Enrollment and eligibility reporting
- Premium collection and remittance to client
- Termination Notice
- Coverage termination and eligibility reporting
- Dedicated account manager
- Toll free Participant customer service
- You or your participants have 24/7 access to continuation account online
- Easily update insurance rates online
- Open enrollment notification can be provided to participants during renewal

## Federal COBRA or State Continuation?

Generally, making the determination to comply with Federal COBRA or State Continuation laws is based on the number of employees a business has.

COBRA tells us that an employer offering group health benefits, and having 20 or more employees for at least 50 percent of its typical business days during the preceding calendar year must comply with Federal COBRA. Employer groups under 20 lives in the State of Colorado where eligible benefits are offered, must typically comply with Colorado State Continuation rules. Some employers are exempt from Federal COBRA and state continuation.

There are key differences between Federal COBRA and state continuation. **Davidow Financial & Insurance Services, Inc.** can guide you through those key differences and provide information on how to determine which is the best compliance option for your business.



We've got your participants covered.