

eCOBRA

## Proven, Trusted, Reliable Administration

With eCOBRA Administration, employers stay in compliance with the laws and enjoy a considerable cost saving over performing COBRA Administration in-house. eCOBRA service can help alleviate drains on a company's internal resources caused by COBRA administration and record keeping. The bottom line is that with eCOBRA, employees are protected and employers are in compliance with all laws and regulations.

### Peace of Mind

- We're known throughout the industry as the compliance experts. In fact, our co-founder is a benefits attorney. As a result, you can be assured of full compliance with eCOBRA.
- We always have our finger on the pulse of changing regulations so eCOBRA customers are often the first to know about state and federal developments.
- **We'll keep you ahead of the game and make certain you are never out of compliance.**
- By outsourcing COBRA administration to eCOBRA, you no longer take the legal responsibility for administration or require the knowledge necessary for administration. Your HR staff can focus on other important company duties without worrying about staying "in the know" of ever-changing COBRA regulations and requirements.

In COBRA Administration, landmines are the regulatory details that could put a company into court facing large fines. Watch your step! Non-compliance is costly and detrimental. It's not uncommon for a lawsuit to cost thousands of dollars just for missing one of the many COBRA deadlines. For many businesses, it can mean survival or failure.

Look to eCOBRA, an eflex company, to lead you safely through the minefield.

We handle administration for all eligible benefits giving employers one source for processing, questions, advice and regulatory compliance.

At eCOBRA, our highly-trained staff handles thousands of Qualifying Beneficiaries efficiently and accurately. With eCOBRA administration, you can enjoy:

- Friendly, knowledgeable employees thoroughly trained in compliance regulations
- Lean Six Sigma quality methodology for the ultimate in service and performance
- Cutting edge online access for you and your employees
- Web-based Initial Notice (General Notice)
- Web-based COBRA enrollment
- Legal access and advice on COBRA
- Live Chat
- Regular COBRA updates and changes
- Quick information processing, usually within 48 hours

*"After spending a difficult year with a third-party administrator of our flex and COBRA, we have found the model of how it should be done with eflex and eCobra. While your systems and people are efficient, what sets your company apart is what 'customer service' means to you. It's personal. It's professional. It's immediate. It's concerned. You actually care about our company and helping us make the right decision. But you also get the level of service we want to give to our own employees and you match that as well. "*

*—Scott Patten, VP Talent Services, Marketing Architects, Inc.*



peace of mind

eCOBRA delivers proven solutions backed by the highest levels of personal and web service. When it comes to eCOBRA delivering consistently great service, the sky is the limit.



## Our Service Metrics Really Shine

Averages over past 12 months

Call Wait Time:  
13 seconds  
99% of calls answered  
within 30 seconds

Abandon Rate:  
1%

Call Talk Time:  
3:03 minutes

Qualifying Event Notices:  
100% processed within  
24 hours

Visit [eCOBRA.com](http://eCOBRA.com) for  
today's service metrics



We can help free up your HR team and remove possible legal troubles from non-compliance. That's peace of mind.

What You'll Get With eCOBRA	
Online Activation Requests for Qualifying Events	✓YES
Premium Checks and Enrollments Entered Daily	✓YES
Online Account Access and Reports	✓YES
Online Forms	✓YES
Continuation Notifications	✓YES
Premium Collection and Late Payment Notices	✓YES
Premium Change Notices	✓YES
Monthly Premium Payments to Employer	✓YES
HIPAA Certificates of Coverage	✓YES
EDI Integration Handling	✓YES
HIPAA/HITECH Security	✓YES
Conversion Notifications	✓YES
Age Monitoring for Ineligibility	✓YES
Assured Compliance Amid Changing Regulations	✓YES
Proof of Compliance if Challenged	✓YES
Protection from Fines or Litigation	✓YES
Customer Care Call Center	✓YES
Live Chat Support	✓YES
Dedicated Account Manager	✓YES
Electronic or Spreadsheet Enrollments	✓YES
Legal Updates	✓YES
Optional Services, like Initial/General Notices and Open Enrollment Notices	✓YES

You'll love access to real-time account info and our flat-fee structure so there are no hidden costs | Compliance Expertise with Proof of Compliance, if challenged On-Demand Reports | Assigned Account Administrator | Robust, Secure Employee and Employer Web Portals | Assured Data Security | Reduced Overhead Costs | Reduced Redundancies | Reduced Risk Exposure | Centralized, Streamlined Administration and Compliance Resources | Regular Industry News & Updates

Peace of Mind

Make a Smart Move. Choose eCOBRA.

To get started, contact eflex Sales:  
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an eflexgroup.com company

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