

# COBRA Administration

*Solutions and Services*

You have your hands full with meeting your active employees' needs. Why spend your precious time fielding COBRA service complaints or taking unnecessary legal risks with in-house administration? Our flexible, knowledgeable COBRA service means that once someone leaves your organization, we take it from there – the work is off your plate.



## Profiles In Success

**Profile:** An 11,000-employee financial services firm **saved the equivalent of three staff members' worth of HR time** by outsourcing COBRA administration to TRI-AD.

**Profile:** A 1,500-employee high-tech firm was tired of spending several hours a month solving COBRA problems. *"We had some unique needs, and our prior administrator just could never get it right. When we moved to TRI-AD, the problems went away. This has saved us time and aggravation,"* says the Benefits Manager.

**Profile:** A large hospitality firm **saved \$1.2 million the first year** in premium overpayments based on TRI-AD's census management.

### Save Time

#### Experience excellent client service.

Our Client Service Managers and senior administrators are all required to hold a Certified COBRA Administrator (CCA) certification. We understand what it takes to administer COBRA in a way that frees up your time and lets you look good because there are no problems.

#### Experience high participant

**satisfaction.** Participants are notified on time, promptly reinstated with the carriers and are treated with the respect that they deserve when they call us. The bottom line? *COBRA participants should never call you.*

### Save Your Sanity

#### COBRA is a regulatory headache.

**Do you really want to be an expert?** Our COBRA experts help you avoid the pain and cost of noncompliance. Over our many years of administering COBRA for thousands of participants, our clients have never been sued over a COBRA issue.

#### Gain control over your COBRA census.

TRI-AD's high-quality online tools and reports provide all the information you need to monitor your carrier bills. TRI-AD can also pay your carriers and reconcile the bills for you.

#### Focus where you are needed.

Outsourcing COBRA administration to TRI-AD lets you focus on your active employees and on initiatives that add value to your company.

### Our Proven Results

We measure our performance. Here are some findings from our surveys and audits:

- 98% of new COBRA clients rated implementation as "very good" to "excellent"
- 98% of COBRA clients are "satisfied" to "very satisfied" with overall service
- 98% of participants are notified within three business days of TRI-AD receiving client data
- 98% of participants are reinstated within agreed-upon timeframes

We invite you to experience the TRI-AD difference. Turn this page over to find out more about our high-value, flexible services.



# Experience COBRA Service Excellence – TRI-AD's Features



## Effective Implementations

**Relax – we deliver a smooth transition.** Your project is led by an experienced implementation manager. The entire team works together using our proven methodology so that the necessary steps are taken to ensure a smooth takeover. You can expect a scheduled weekly call during the transition period, with additional check-ins on task status so that the project stays on track.

## Knowledgeable Client Support

**You're in good hands.** Our Client Service Managers have at least five years of industry experience. They and the vast majority of our COBRA Operations staff are Certified COBRA Administrators. We monitor regulatory compliance, pay attention to the details and respond quickly to issues that arise.

**We keep everything!** We keep all of the COBRA-related documents for each participant in our state-of-the-art document management system. This includes images of certificates of mailing and envelopes showing postmarks. You are protected if a dispute arises.

## Easy-to-Use Client Support Tools

**Exchange data and information securely.** Through our easy-to-use, HIPAA-compliant Data Management System, you can:

- Review and download the participant census at any time
- Tell at a glance who has been notified, who is enrolled, who is terminated and see pay-through dates
- Check an individual's coverage, payment history and account status
- Securely transmit initial notification and qualifying event data, either through a file or by entering into the site
- Receive reports to manage your plan's census and accounting

## Exceptional Participant Service

**From our friendly staff:** Our toll-free Participant Contact Center is staffed from 5:00 a.m. to 6:00 p.m. (Pacific). 90% of all calls are answered within 20 seconds. We take care of your participants so you don't have to get involved.

**Via Web self-service:** 24/7 Web access allows your participants to manage their accounts. They can:

- Enroll online and review coverage at any time
- Pay online, verify payment receipt and research account status
- Download a HIPAA Certificate
- Download copies of notices and other communications

## Your Total Benefits Administration Solution

For over 35 years, TRI-AD has been trusted and relied upon by mid- to large-sized companies nationwide for expertise in benefits design and administration solutions.

We provide the same custom benefits solutions and high-level expertise to mid-sized companies at a reasonable cost that large companies have been enjoying at a high cost for many years. Streamline your labor-intensive administrative work by using one service provider for all your benefits administration needs. TRI-AD's service offerings include:

- Online Benefit Enrollment, Carrier Feeds and Premium Billing Management
- Reimbursement Plan Administration (FSA, HSA, HRA, Wellness, Tuition, Commuter, etc.)
- Comprehensive COBRA Administration
- Retiree Billing and Premium Collection
- Retiree Health Reimbursement Plan Administration
- Leave of Absence Billing and Premium Collection
- 401(k) and 403(b) Recordkeeping
- Defined Benefit Plan Administration
- Nonqualified Deferred Compensation Plan Recordkeeping and Administration
- SnapIRA™



*The single-source provider for all your  
benefits administration needs*

