Welcome!

The webinar will begin shortly.

All participants will be muted during the presentation. You can submit questions at any time by typing them into the questions area of the GoToWebinar panel. We will address as many questions as time allows during the session. This session will be recorded and made available for review later this week.



Welcome!



Tina Boyd, Navia General Counsel



Tim Danison, Navia Chief Product Officer



Mellissa Chester, Navia VP of Service Excellence and COBRA







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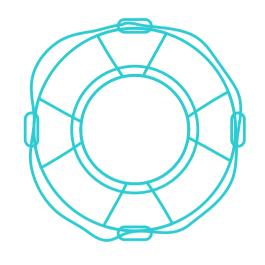


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Agenda

- Outbreak period guidance and extensions for COBRA
- 100% COBRA Subsidies
- Open Q&A Session

COBRA Timeline Extension

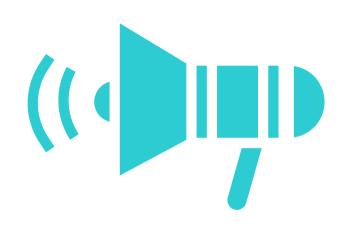


April 2020 Disaster Relief for COBRA



What does it apply to?

- Deadline to elect
- Initial payment
- Monthly payments



Recent Updates

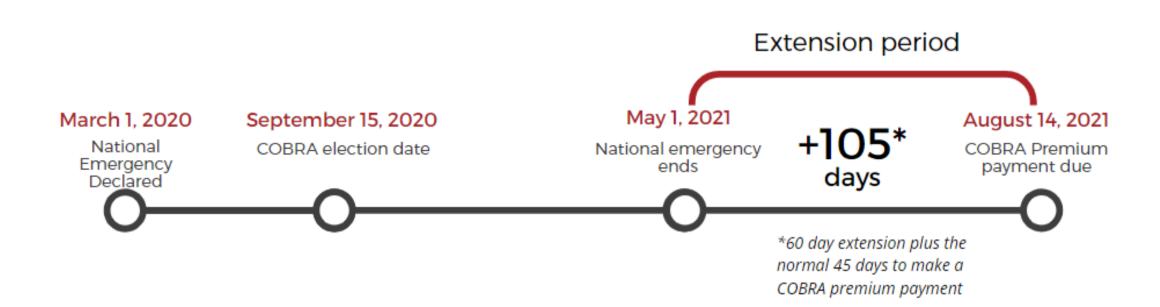
COBRA Extensions

The new guidance extends the COBRA election period 1 year from the QBs original election deadline. The timeline below shows a QBs example of the new extension.



Scenario: National Emergency Ends May 1, 2021

COBRA premium payment deadlines are extended 60 days plus 45 days after the national emergency ends.







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American Rescue Plan Act



ARPA signed into effect on March 11, 2021

DOL guidance and model notices released on April 7, 2021

Assistance Eligible Individuals



Lookback period - a COBRA deadline that expired after the national emergency start date on March 1, 2020



- Must have qualifying event type of involuntary termination or reduction of hours
- Cannot have other care available
- Cannot be eligible for Medicare
- Must elect COBRA coverage









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Coverage Details

100%





Will cover 100% of premiums for all group health plans including medical, dental, vision. FSA not covered

Applies to AEIs from April 1, 2021 to September 30, 2021 Dependents of AEIs covered





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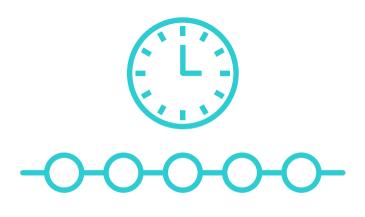
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Special Election Period







60 day election period

Will override the 1 year timeline extension

A gap in coverage is allowed





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How We Are Supporting You



Clarifying eligibility with employers



April/May payment handling



Software enhancements



Mail timeline extension and subsidy notices by 5/31





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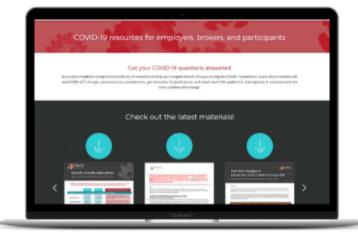
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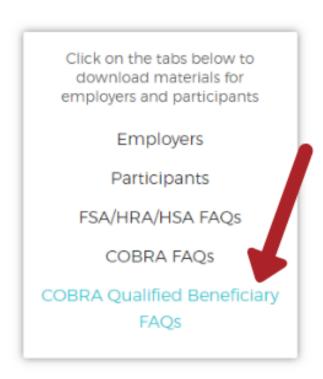
COBRA QB FAQs





Home Page Navigation

COVID-19 Resource Hub



https://www.naviabenefits.com/employers/resources/covid19-benefit-resources/





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