

Remittances

Qualified Beneficiaries (QBs) have a 30-day grace period to make monthly COBRA payments. Navia processes premium remittances on the 15th of the following month to allow for payments received within the 30-day grace period to be applied prior to processing the remittances. For example, January's remittance is processed on February 15th. The premiums that Navia collects from QBs will then be distributed to the employer or the insurance carrier(s). The employer is responsible for reconciling all carrier invoices. The Remittance report will assist with the reconciliation.

Reports

COBRA specific reports are available through the COBRA platform and are accessed by selecting 'Access COBRA/Direct Bill' from the left-hand menu of the Navia Employer Portal. There is a wide selection of reports available on the COBRA portal. While we do suggest reviewing all available reports, here are a handful of reports that we find particularly helpful:

Imports & Reports > Standard Reports (CSV format recommended)

- **Qualified Beneficiary Plan Members** – lists all members under each insurance plan.
- **Qualified Beneficiary Summary** – lists all Qualified Beneficiary records in the system grouped by status.
- **Qualified Beneficiary Detail for ACA Report** – contains information that helps employers meet necessary reporting obligations under the Employer Reporting Mandate component of the Affordable Care Act (ACA).
- **New Hire** – lists all NPM members whose General Rights letters were generated within a specific date range.

Imports & Reports > Accounting Reports (PDF format recommended)

- **Remittance** – detailed summary of all payments applied to premium months that are due to either the Employer or Carrier (minus bookable admin fees) through a specific date.

Reports can also be scheduled to run on a future date, as well as on a recurring schedule. Once a report is run, you will receive an email from JobQueue@Benaissance.com notifying you that the report is available to be downloaded from the Job Queue.

Administrative Invoices

Administrative fees are outlined in your Navia Administrative Services Agreement. Navia invoices one month in arrears to capture any plan eligibility changes that happened during the month. You will receive a consolidated invoice via email that includes all lines of coverage, unless you've elected to have invoices split out by benefit or department. Payment is due within 30 days of the invoice date. If you have a direct debit arrangement on file with Navia, a debit will be initiated 5 business days after your invoice is sent. Invoices can be found on the Employer Portal by selecting 'Invoices' from the left-hand menu. If you do not currently allow Navia to debit your bank account for administrative fees, but you would like to, please complete the [Direct Debit & Credit Authorization Agreement](#) and return to employerservices@naviabenefits.com for processing.