



COBRA Administration

Complete health options for people who need it the most



COBRA Administration

At Navia, we look at COBRA as an opportunity to serve people at what is often a critical time of need. At the same time, we offer a comprehensive range of services that eliminate work and risk for our employers. Navia's COBRA product is a full-spectrum solution including paper/electronic notifications and reminders, payment servicing, health carrier enrollment management, status reporting, and superior customer service.

Common Challenges

Many COBRA administrators leave significant, ongoing work for the employer. Common challenges we hear include:

- Making sure plans stay in compliance with COBRA regulations
- Tracking individual COBRA timelines for multiple qualified beneficiaries (QBs)
- Capturing elections from employees continuing coverage
- Collecting/recording premium payments each month
- Making sure the carrier has the most up-to-date records regarding the QBs' coverage
- Reinstating coverage for employees who retroactively pay their premiums
- Keeping QBs informed on their state-specific continuation requirements (CalCOBRA, etc.)

Key benefits

- Automated payment admin and reminders
- ANSI 834 health insurer integration
- Online platform for employers/beneficiaries
- On-demand status and reports
- Open Enrollment packets for participants
- A dedicated COBRA customer service team
- **100% US-based, live customer support**

3 COBRA MISTAKES THAT CAN COST YOU MONEY

Non-compliance

There are two main compliance mistakes with a big price:

1. ERISA \$110/day penalties per qualified beneficiary for failure to provide notices within COBRA timeline
2. Excise tax \$100/day per qualified beneficiary for failure to comply with COBRA

Sending rate change notifications late

COBRA requires a 30 day rate change notice to the qualified beneficiary. If notices don't go out 30 days in advance, the qualified beneficiary can legally pay the old rate for 30 days after the notices go out.

Incorrect rates

Rates are sent to the qualifying beneficiary to help them decide on COBRA election. If the quoted rate doesn't align with what the carrier is billing the employer, there is no recourse to recoup missed funds.



Navia COBRA solutions

Complete COBRA solution

Offload the administrative burden on Navia

COBRA administration is more than sending notices. Navia provides it all: payment collection and administration, plan enrollments and reinstatements, reminder notifications, and direct service to employers and beneficiaries.

Automated enrollment

Stop wasting time managing insurance integration

Where supported, Navia delivers ANSI-standard 834 health enrollment files directly to insurers, speeding up enrollment of beneficiaries and ensuring data quality and security.

Online, fully automated platform

Leave the paper behind; get transparency

Navia's solution is fully online and automated. Employers can administer and check the status of their beneficiaries directly, and beneficiaries can manage their benefits and payments without relying on mail or faxes.

Superior customer service

Eliminate difficult phone calls with QBs

Navia has a dedicated COBRA customer service team. Beneficiaries contact us directly with their questions; removing the ongoing support burden on employers.

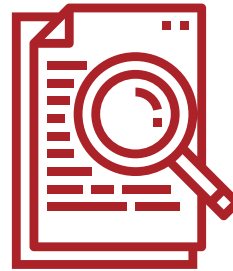
Get peace of mind with Navia's COBRA Solution



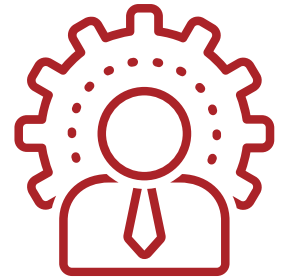
Limit liability
& avoid fines



Knowledgeable
customer service



Attentiveness to
DOL changes



Offload administrative
tasks & burdens

COBRA product features

Navia's clients have access to industry-best features and capabilities:

Employers

- Send all COBRA notifications to QBs
- Process all COBRA elections
- Send all election materials to QBs
- Notify employers/carriers of COBRA elections
- Collect all COBRA premiums, and monitor receipt for timeliness and accuracy
- Remit net monthly COBRA premiums
- Administer partial premium payment rules
- Mail payment reminder notices

Beneficiaries

- Enable COBRA QBs to make payments, enroll, and access all letters online
- Provide month-end reports, and premium reconciliation
- Process QBs' additions and deletions of dependents or plans
- Provide toll-free phone/fax line access to customer service M-F, 7-5pm

Connect with us today

Sales@naviabenefits.com

(425) 452-3498

www.naviabenefits.com

navia health

- Health FSA
- HSA
- COBRA
- MEC
- HRA
- Direct billing
- Telemedicine

navia life

- Daycare FSA
- Fitness
- GoNavia
- Adoption
- Tuition
- Home office
- Student loan

navia compliance

- 5500
- NDT
- POP
- DOL IRS
- ACA reporting
- ERISA