



# COBRA FEATURES



We combine service excellence with an innovative technology platform and daily compliance & quality assurance support to deliver a better COBRA solution.

## COBRA FEATURES:

- An assigned account manager
- Daily quality assurance audits
- Employer web portal for real-time COBRA event entry and on demand reporting
- Digital imaging, storage, and retrieval of COBRA notices and correspondence
- Monthly remittance
- Participant web portal for online payments and account management
- Third party file integration (size requirements apply)
- Daily generation of notices and invoices
- Management of undeliverable letters and invoices
- Payment options including check, credit card online, or online bill pay
- Ability for employers to apply subsidies, paid thru dates, and other agreement terms

## COBRA TIMELINE:

- Qualifying Event and Initial Notice entries received via third party file or entered on the employer web portal are processed within three business days
- Reports of COBRA activity are available on the employer web portal on demand
- COBRA Qualified Beneficiaries are mailed coupon books
- COBRA funds that are collected are remitted to the client monthly
- All termination notices, imminent cancellation notices and returned mail are handled by FloresHR
- Eligibility files are sent to carriers (if available) daily. Clients may also choose to update coverage internally based upon weekly report activity

## FROM OUR CLIENTS: THE FLORESHR DIFFERENCE

*"We have HRA, FSA and COBRA with Flores. I just wanted to let you know how pleased we are, working with our account manager. When I call in with any questions or issues, she is very knowledgeable and always so helpful. I feel very comfortable and confident with her as our Account rep. I wish we had other*

*Accounts reps as professional as her. "*

**- HR Generalist, Client Contact -**

