



## Your **COBRA Solution**

At GBAC, we understand that COBRA Administration is a time intensive, highly regulated function. The demands of complying with COBRA and its ever changing laws can present a large drain on human capital as well as on your company's internal expenses. **COBRA Solution** alleviates your staff's workload and your company's liability, allowing you to focus on your business. We deliver full-service administration of COBRA and assure worry-free compliance.

Here's what our **COBRA Solution** can do for you....

Produce and send:

- Initial COBRA Notifications for distribution with your benefit materials;
- Qualifying Event Notification letters, each including pertinent COBRA information, an election form with premium rates and a HIPAA Certificate of Coverage;
- Premium coupons to COBRA enrollees;
- Conversion Privilege Notifications (if available to active employees);
- Unavailability of COBRA Notifications;
- Early Termination from COBRA Notifications;
- Coverage Termination Letters and Certificates of Coverage upon exhaustion of COBRA benefit period;
- Rate Change Notifications, when required for participants.
- Open Enrollment Letters to COBRA enrollees, when applicable.

Simplified data submission. Employee information can be submitted electronically via our website, [www.gbac.com](http://www.gbac.com), through our **COBRA Companion** feature.

Process election forms and track COBRA enrollments.

Collect premiums from COBRA enrollees.

Disburse COBRA premium payments to insurance carrier(s).

Communicate enrollments and terminations to insurance carriers.

Administer Social Security Disability extensions.

Customized reports for Employers.

Automatic, daily back-up of our system data and secure storage of all records and documents.

Continually monitor and interpret COBRA and COBRA-related legislation.

A dedicated COBRA service representative to handle all inquiries.

**GBAC is your **COBRA Solution**!**

## [COBRA Companion](#)



**Quick, Easy, Accurate ...**

[COBRA Companion](#) is a web-based tool developed for you, the Employer, to facilitate the complex task of administering COBRA. [COBRA Companion](#) allows you to submit employee data for COBRA qualifiers and voluntary terminations from group health coverage quickly, easily and accurately to GBAC, your COBRA administrator. In addition, [COBRA Companion](#) will maintain a log of each record you enter.

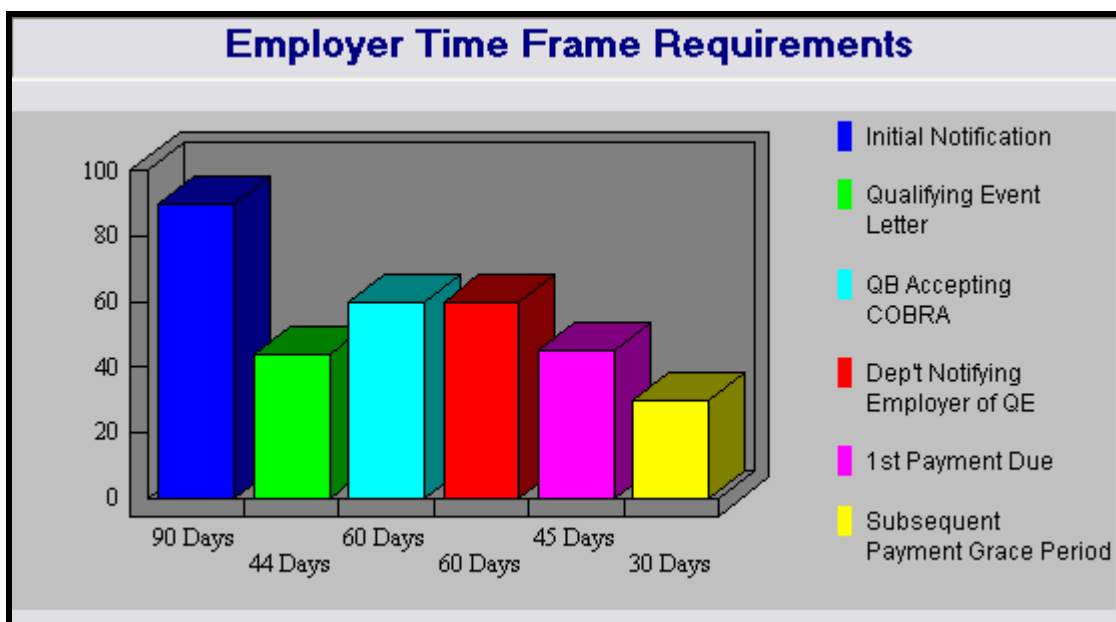
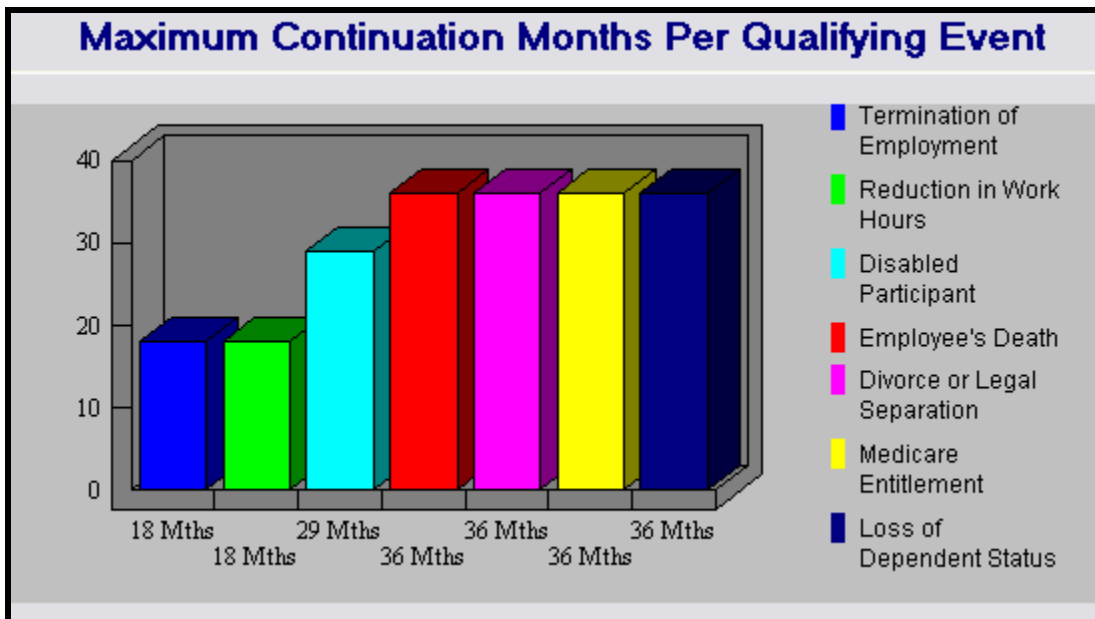
It takes just a few simple steps. You log in on the web, enter the data on our secure website, and then simply click and send the data via email to GBAC.

- |         |   |
|---------|---|
| Step 1. | <u><a href="http://www.gbac.com">www.gbac.com</a></u>       |
| Step 2. | Click on <u><a href="#">COBRA Companion</a></u> button.     |
| Step 3. | Username: _____<br>Password: _____<br>√ Group Administrator |
| Step 4. | Enter data.   |
| Step 5. | Click Send button.  |

You're done!



## COBRA Time Lines





**COBRA Administration Flow**

<b>Set up</b>	GBAC to complete set up upon receipt of necessary company data. New groups: GBAC will notify current COBRA enrollees of new administrator and send them their monthly premium coupons.	GBAC and Employer
<b>Event Notification</b>	Employer has 30 days to notify GBAC of any COBRA events. Employer will terminate Qualified Beneficiary's coverage(s) with carrier(s).	Employer
<b>COBRA Notice</b>	GBAC has 14 days from receipt of event notification to mail the Qualifying Event Letter and Election Form. Included will also be HIPAA Certificate of Coverage. GBAC begins tracking the Qualifier's enrollment at this point.	GBAC
<b>Enrollment</b>	When GBAC receives a COBRA Election Form and initial payment, GBAC will reinstate the COBRA enrollee with the carrier(s) and produce premium coupons.	GBAC and Carrier(s)
<b>Premium Collection</b>	GBAC will collect premiums directly from the COBRA participant and provide accurate adjudication to ensure only eligible enrollees remain on COBRA.	GBAC
<b>Premium Disbursements</b>	Monthly, GBAC will disburse collected premiums directly to the carrier(s) along with detailed reporting.	GBAC
<b>Correspondence &amp; Customer Service</b>	GBAC will mail all required notices within the mandated COBRA timeframes. GBAC will handle all customer service issues.	GBAC
<b>Terminations and HIPAA Certificates</b>	Upon termination of COBRA coverage, GBAC will mail Termination Letters (per 2004 regs) along with a HIPAA Certificate for the COBRA coverage period. GBAC will notify carrier(s) of terminations.	GBAC