



# COBRA FEATURES



We combine service excellence with an innovative proprietary 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 participant billing and 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
- Recap reports of COBRA activity are generated weekly and available on the employer web portal Friday mornings
- COBRA Qualified Beneficiaries are billed monthly with an option for email delivery
- COBRA funds that are collected are remitted to the client monthly
- All termination notices, imminent cancellation notices and returned mail are handled by Flores
- Eligibility files are sent to carriers (if available) weekly. Clients may also choose to update coverage internally based upon weekly report activity

## FROM OUR CLIENTS: THE FLORES DIFFERENCE

*"We have HRA, FSA and COBRA with Flores. I just wanted to let you know how pleased we are, working with Katlin on our account. When I call in with any questions or issues, Katlin 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."*

**- Amy McNeil, HR Generalist, Graystone Eye -**