

Quality Customer Service & Expertise

Employers have direct access to a dedicated COBRA Specialist that is highly knowledgeable and has the ability to provide assistance with compliancy questions.

For employers that want to view COBRA information online but not enter it, PBA provides the option to notify us of the "Qualifying Event" while still being able to utilize the online functions for viewing COBRA participant information.

Services that PBA COBRA Specialists can do on behalf of employers include:

- Add new employees and "Qualified Beneficiaries"
- Ensure proper notification is sent within COBRA time frames
- Collection of premiums paid by "Qualified Beneficiaries"
- Report distribution

Our call center is also ready to assist "Qualified Beneficiaries" with their questions, minimizing calls that go to the employer.

For more information
on the PBA COBRA
solution, contact
us today!

COBRA Administration



Professional Benefit Administrators

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Professional Benefit Administrators

The Complete COBRA Administration Solution

Virtually all U.S. employers with 20 or more full or part-time employees, who offer a healthcare benefit plan, are subject to the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

Under COBRA, employers are required to let their plan participants, known as “Qualified Beneficiaries”, continue their healthcare coverage at the group rate for a specified period of 18, 29, or 36 months, depending upon the “qualifying event” involved. Professional Benefit Administrators (PBA) helps employers comply with COBRA requirements by providing comprehensive, yet easy to use, web-based tools, expertise, and excellent Customer Service. These specific COBRA services include:

24/7 Web-Based Convenience

PBA offers a secure, web-based solution that makes it very easy to:

- Add new employees and “Qualified Beneficiaries”
- Run a wide range of reports
- View the “Qualified Beneficiary” ledger
- View all available data-related options

Our web-based COBRA administration technology eliminates paperwork and time-consuming mail or fax transmissions. Employers simply log in and add employees and “Qualified Beneficiaries” with simple, easy to use tools. Entering the required data is faster than filling out forms and sending them to PBA. Phone calls you once made to relay changes or obtain status have been replaced by a fast, easy login and online data look-up.

Premium Billing and Collection

Costs of continuation coverage cannot exceed 102% of the applicable premium for the coverage period.

PBA takes the responsibility of collecting premiums from all “Qualified Beneficiaries” on a monthly basis and provides a consolidated check of all premiums received with supporting documentation for your files.

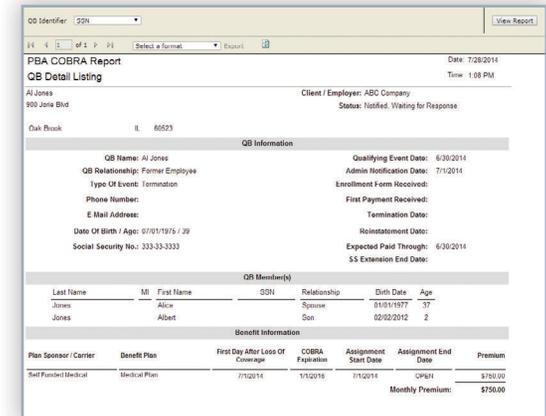
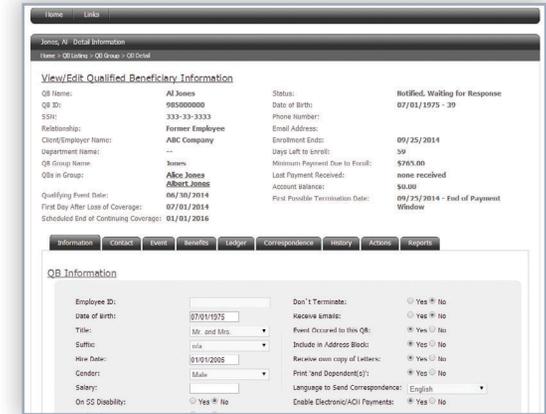
Notifications and Record Keeping

PBA’s web-based COBRA solution makes it easy to notify all covered employees and spouses of their rights under COBRA as qualifying events take place. All correspondence is stored securely and coverage is implemented for “Qualified Beneficiaries” who choose to continue coverage. In addition, our technology makes it easy to notify Drug Card vendors of all COBRA-related activity.

If PBA is selected to also become the Claims Administrator, COBRA is automatically integrated into the benefit termination process which means no additional work on the employer.

Get the Help You Need to Comply

PBA offers the administrative experience, regulatory knowledge and information technology to ease the burden of COBRA compliance.



Plan Sponsor / Carrier	Benefit Plan	First Day After Loss Of Coverage	COBRA Termination Date	Assignment Start Date	Assignment End Date	Premium
Self Funder Medical	Medical Plan	7/1/2014	7/1/2016	7/1/2014	09/31	\$750.00
						Monthly Premium: \$750.00

COBRA Reporting Capabilities

PBA’s web-based COBRA solution gives employers the ability to generate and view a wide variety of reports on “Qualified Beneficiaries”, retirees, and the overall impact COBRA is having on the benefit plan. These reports can be run on current data and exported to an Excel or PDF format. In addition to the pre-formatted reports, employers can also create adhoc reports as needed.