

COBRA/State Extension Administrative Services

EMPLOYER Responsibilities

- Notify GBS in a timely manner of employee and/or dependent terminations
- Review online report of Qualifying Event Notices-report notice date/address discrepancies in writing to GBS
- Timely renewal election/notice of plan changes to GBS
- 30 day advance notice to GBS or extending members at time of plan change
- 30 day advance notice to GBS or extending members of group termination
- Annual update to GBS of employee total to verify if appropriate Federal or State guidelines are applied to extended benefits

GBS Responsibilities

Processing of Terminations Received from Group:

- Processing of member/dependent terminations
- Coordination of notice of terminations with appropriate carriers/adjust group billing accordingly

Notifications:

- Notify all existing enrolled employees when group is new to GBS or elects Cobra Administration (Cobra Initial Rights Notification)
- Notify new employees and dependents of continuation rights at time of enrollment in group health plan (COBRA Initial Rights Notification)
- Issue ineligible letter or qualifying event notice to terminated members and/or dependents within 14-days of receipt of termination notice from employer
- Provide online listing of Qualifying Event notices issued
- Provide online listing of COBRA participants based on first of month snapshot

Elections:

- Respond to elections received without payment to allow 45-days for retroactive premium remittance
- Respond to elections received with partial payment to allow 45-days to pay current
- Acknowledge receipt of timely election with current premium

Extension Processing & Maintenance:

- Coordinate reinstatement of extending members with appropriate carriers
- Issue timely billing to members for extended coverage
- Track allowed extension timeframes of extending members
- Issue notice of group's renewal and available options to extending members
- Provide 180-day and 30-day notices of extension expiration
- Address all customer service issues relating to extension eligibility, election processes and ongoing billing inquiries
- Address coverage problems, change requests and benefit issues where possible
- Process termination of extended coverage due to end of allowed time, termination of employer plan, non-payment of premium or per member request; coordinate notice of terminations with appropriate carrier
- Maintain accurate records of all the above activities

The above services are applicable to any medical, dental, vision, HRA or FSA plans administered by Group Benefit Services. Extension administration does not apply to health benefits noted above that are not administered by GBS.