

Benefits Administration

Smart COBRA

Can you afford to be non-compliant?

What is considered a qualifying event?

Do I have to offer COBRA to dependents?

How long does COBRA last?

COBRA administration can be extremely time-consuming, complex, and if administered incorrectly can cost your company upwards of \$100,000 in administrative costs and penalties!

Smart COBRA can help your company reduce your risk exposure in keeping compliant with one of the government's most complex laws. Smart COBRA ensures that the continuation of group health coverage for qualified beneficiaries is handled efficiently and that it consistently maintains compliance with all regulations.

What is COBRA?

The Consolidated Omnibus Budget Reconciliation Act (COBRA) requires group health plans to offer continuation of group health coverage to qualified beneficiaries upon occurrence of certain qualifying events.

Smart COBRA was developed with this in mind: to make the administration of COBRA as efficient and cost-effective as possible, while relieving your staff of time-consuming tasks and allowing them to focus on strategic activities that can help grow your business.



Smart COBRA Reduces Risk Exposure...

When employers login to the Smart COBRA portal, they will have a number of functions at their fingertips. Online COBRA administration ensures accuracy, convenience, and efficiency.

The screenshot displays the Smart COBRA portal interface. At the top, there are tabs for 'Benefits', 'Contacts', and 'COBRA'. A navigation menu on the left includes links for Home, Search, Transactions, Participants, Qualified Beneficiaries, and Terminated. The main content area is titled 'Add Employee Wizard' and contains a form with the following fields: SSN, First Name, Last Name, Address Line 1, Address Line 2, City, State (dropdown), Zip Code, Date of Birth, Date of Hire, Gender (dropdown), Home Phone, Work Phone, and Email. The form has 'Cancel' and 'Next >>' buttons at the bottom right. A footer link '<< COBRA Transactions' is visible at the bottom left of the form area.

Working closely with your HR department, Smart COBRA manages the following:

- Online portal for you to notify CPI-HR of COBRA-eligible employees and COBRA qualifying events
- Required notifications to qualified beneficiaries
- Billing and collection services
- Maintenance of account activity and records history
- Reporting of activity and status to keep you updated on the actions of your account and participants
- Providing customer support services to participants through our call center
- Dedicated Account Management to provide employers with support

CPI-HR
BENEFITS | PAYROLL | HR
BENEFITS ADMINISTRATION

Member of Benefit Advisors Network



Smart COBRA is powered by CPI-HR.

Smart Services™ are the result of the collective resource sharing of Benefit Advisors Network members. Smart COBRA is one of many Smart Services™ now available through Benefit Advisors Network.

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