

Compliance. Reduced Risk. Lower Administrative Costs. Ease of Use. What are you looking for from your COBRA Administrator?

The WageWorks Advantage

COBRA Expertise and Compliance - WageWorks provides a "one stop" service for all aspects of COBRA administration; from implementation to ongoing operations, including employer and participant customer service. End-to-end COBRA compliance is our focus at all times, reducing employer risk and liability.

► **Technology Capabilities** - A single integrated website supports all programs.

For employers, a single user name and password provide access to user friendly COBRA reports and the ability to update records through the web interface (e.g. upload COBRA qualifying events and new hire information).

From the website, COBRA participants can make payments, view their paid-through information and re-print coupons for premium payments as needed.

Participants can also access their COBRA account information through WageWorks' mobile website. COBRA participants can view their COBRA payment status and view their COBRA payment history from their web-enabled mobile phone.

► **Dedicated Customer Service Model** - WageWorks' dedicated COBRA support center and management teams are partnership-focused and responsive. "High-touch" customer service is provided through WageWorks' COBRA-specific call center with multi-language support. Participants speak with live representatives who are empowered to provide prompt responses to urgent issues, rather than participants having to navigate complicated IVR systems.

► **Consultative Approach** - Your company may have unique COBRA administrative requirements in regards to severance, leave of absence and eligibility reporting. The WageWorks implementation team is trained to evaluate your program needs and propose innovative solutions, while maintaining compliance guidelines.

► **Compelling Financial Value** - WageWorks handles all the challenging aspects of COBRA compliance and administration; from day-to-day details to keeping abreast of regulatory and legislative changes. Not only does this free-up your benefits staff to focus on more important issues, but your organization also avoids the potential costs associated with non-compliance. Our commitment to accurate and timely processing of all notifications will help prevent inadvertent extension of coverage, reducing the overall cost of claims.

Among Our Clients

- 24% of the "Fortune 500 Largest U.S. Companies"
- 37% of the "Fortune 100 Largest U.S. Companies"
- 37% of *Working Women Magazine's* "100 Best Places to Work"

COBRA Administration with Benefits

For Participants

- Easy 24/7 access to account activity via a user-friendly website

For Employers

- Easy 24/7 access to participant account activity via a user-friendly website
- Implementation process to ensure data accuracy and compliant COBRA administration
- Demonstrable financial value
- Experience managing large employer requirements

Optional COBRA Administrative Services

- HIPPA Certificates of Creditable Coverage
- Open Enrollment for COBRA participants
- Medicare Part D Certificates
- New Hire Notices

WageWorks' COBRA Solution: Measuring Success.

- Timely mailing of notices
- Timely communication of eligibility data to carriers
- Quality audit processing enrollment forms
- Rapid response issue resolution



Contact Us 1-866-602-3887

WageWorks' COBRA Solution: Selected Features and Capabilities

FEATURE	CAPABILITY	EMPLOYER BENEFIT	EMPLOYEE BENEFIT
Integrated COBRA and Direct Billing Website Mobile Website	<ul style="list-style-type: none"> ▶ Integrated reporting capabilities ▶ Ability to view letters online 	<ul style="list-style-type: none"> ▶ 24/7 access to participant and employer related information ▶ Employers can enter in new qualifying events or DOL participants ▶ Ability to make necessary changes to participant data 	<ul style="list-style-type: none"> ▶ 24/7 access to participant data ▶ Ability to make online payments ▶ Ability to print coupons ▶ Mobile website helpful to those who no longer have access to computers due change in employment status.
COBRA Customer Service	<ul style="list-style-type: none"> ▶ COBRA Call Center ▶ Available Mon-Fri 8 a.m. – 8 p.m. EST 	<ul style="list-style-type: none"> ▶ Reduced administration burden ▶ Increased participant satisfaction 	<ul style="list-style-type: none"> ▶ Clear explanation of benefits ▶ Enrollment assistance ▶ Issue resolution
Client Services	<ul style="list-style-type: none"> ▶ Dedicated Account Manager(s) ▶ Toll-Free Client Services Hotline 	<ul style="list-style-type: none"> ▶ Rapid response to employer needs ▶ Quantitative and qualitative insight into plan performance 	<ul style="list-style-type: none"> ▶ Informed plan administrator
COBRA Operations	<ul style="list-style-type: none"> ▶ Dedicated COBRA/Direct Billing Operations Staff ▶ Subject matter experts in DOL Rules and Regulations 	<ul style="list-style-type: none"> ▶ Minimize participant issues and error resolution ▶ Qualified, dedicated staff supporting your participants 	<ul style="list-style-type: none"> ▶ Issue resolution ▶ Quality assurance

About WageWorks, Inc.

By more effectively driving participation in consumer-directed tax-advantaged benefits programs, WageWorks can better align employees' needs with corporate benefits strategies. We lower the cost of living for more than a million families. We help with wellness, child and elder care and commuting expenses all through benefits like FSAs and HSAs. We also provide Retiree Health Care and COBRA Services.