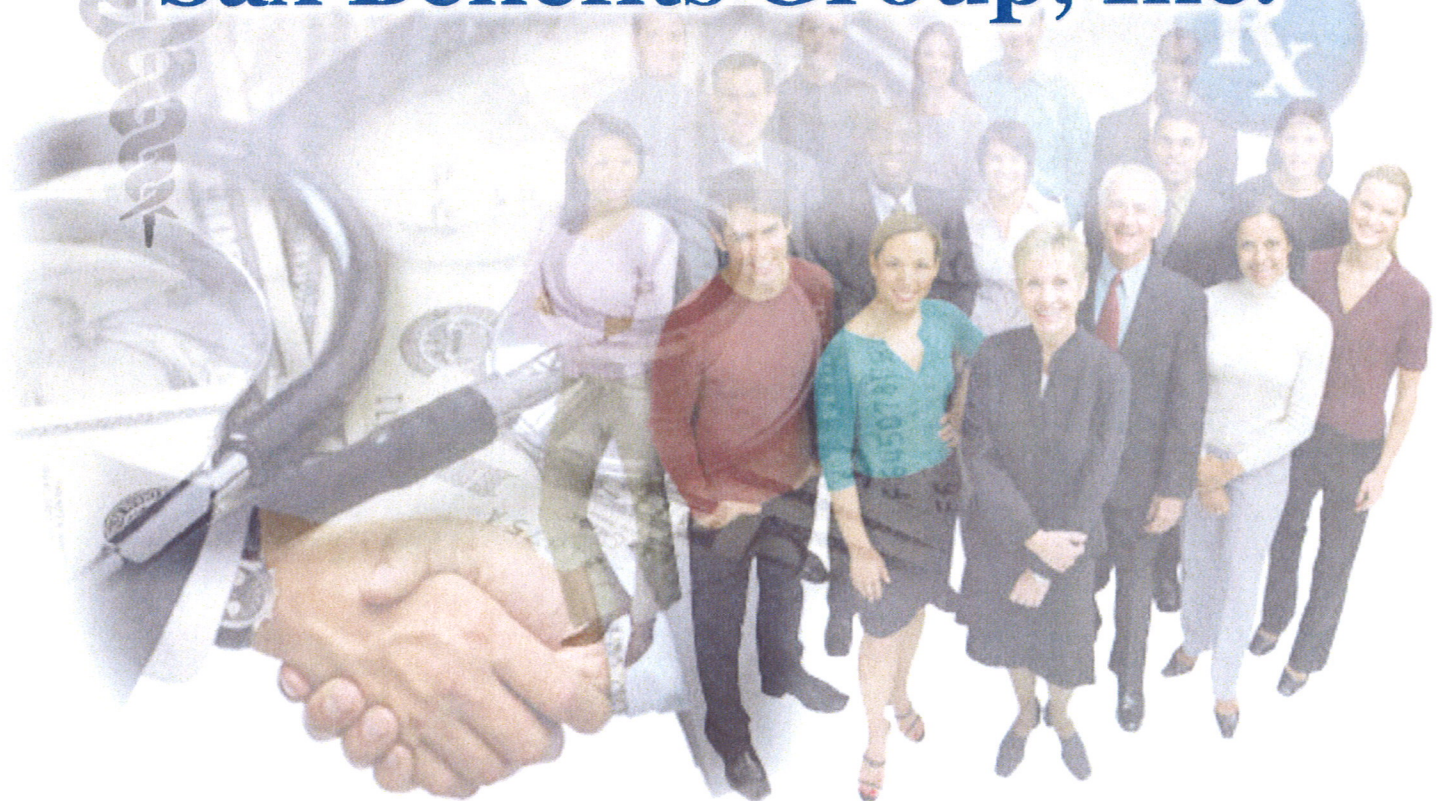




SBC

Sax Benefits Group, Inc.



COBRA Administration

Protect Your Bottom Line

SBG

Sax Benefits Group, Inc.
COBRA Administration & Retiree Billing

Sax Benefits Group, Inc. will provide:

- COBRA Services for ALL Medical & Dental Carriers
- Qualifying Event COBRA Notification Management
- Maintain Federally Mandated COBRA Documentation
- Payment Management with MONTHLY Reimbursement

**SBG COBRA Administration
experience will help save you money!**

Legal rules and timelines associated with COBRA Administration can be daunting at times. In this ever changing environment of Federal Mandates and Health Continuation Law, compliance for employers is essential. Since COBRA is an employer directed law, compliance can be costly. The IRS can fine you for compliance violations per beneficiary. Let SBG handle your notification documentation, record keeping and bill payment consolidation to help reduce your risk for costly penalties. Sax Benefits Group can:

- * Maintain federally mandated COBRA documentation
- * Maintain all documentation with certificate of mailing for all COBRA qualified beneficiaries
- * Provide Department of Labor initial notices to new enrollees
- * Customize COBRA notices for each specific qualified beneficiary
- * Help you reduce privacy risks
- * Produce and mail conversion and termination notices before the end of the 18, 29 or 36 month coverage period
- * Send Certificates of Creditable Coverage (HIPAA) to plan enrollees upon termination of COBRA

SBG COBRA Administration Services

- * Qualifying event, general and early termination notices
- * Monthly consolidated premium distribution to you and/or your carriers
- * Member payment/nonpayment monitoring
- * Automatic premium billing
- * Eligibility tracking and reporting to your carriers
- * Documentation of all transactions
- * HIPAA certificates
- * Coordination and assistance with your COBRA open enrollment and more

SBG COBRA services also include:

- * SBG COBRA Reports delivered to clients on or before the 10th of each month
- * Health Coverage Tax Credit (HCTC) subsidies under the Trade & Globalization Adjustment Assistance Act of 2009 (TAA)
- * American Recovery & Reinvestment Act of 2009 (ARRA) updated letters, administration, client reports and subsidy amounts for Tax Credit

***Start Saving Time & Money Today with our
COBRA Administration & Retiree Billing!***

SBG
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COBRA Billing and Administration

Administering COBRA can be a complicated web of compliance issues, mandated requirements, documentation and official notifications that need the watchful eye of an expert to produce cost savings to you. Here are just some of the benefits that you can expect from SBG COBRA Administration:

- * We will administer COBRA services for all medical & dental coverages regardless of the carrier
- * We will provide COBRA notifications that are required when there is a qualifying event
- * We keep you current with Federal Law, COBRA compliance requirements, paperwork and billing so you don't have to
- * Total bill consolidation and member payment management that provides you with one check at the end of each month

Experienced management at every step from ensuring proper notification to individuals of their COBRA eligibility, discontinued coverage of those who have exhausted their maximum period of COBRA coverage, or who fail to pay their premiums.

SBG will minimize your risk for fines and cost increases, while saving time and money!

By using SBG COBRA Administration your time can be focused on more of your day to day operations. Missing individuals who do not qualify for coverage anymore costs you money. Our dedicated team provides the quality service that you can count on. With our:

- * Payment monitoring software that can automatically terminate coverage for nonpayment
- * Tracking process that ensures COBRA elections are made within the established enrollment guidelines
- * Eligibility system that tracks individual coverage periods, qualifying event termination notices and more
- * Expertise in administering services for Emerson within its unique corporate structure and employee benefits packages.

LET **SBG HANDLE
THE BURDEN
OF COBRA
ADMINISTRATION
& START SAVING!**



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Expertise, Personal Service & Value

SBG
Sax Benefits Group, Inc.