



# COBRA FEATURES



We combine service excellence with an innovative proprietary technology platform and daily compliance & quality assurance support to deliver a better COBRA solution.

## COBRA FEATURES:

- An assigned account manager
- Daily quality assurance audits
- Employer web portal for real-time COBRA event entry and on demand reporting
- Digital imaging, storage, and retrieval of COBRA notices and correspondence
- Monthly participant billing and remittance
- Participant web portal for online payments and account management
- Third party file integration (size requirements apply)
- Daily generation of notices and invoices
- Management of undeliverable letters and invoices
- Payment options including check, credit card online, or online bill pay
- Ability for employers to apply subsidies, paid thru dates, and other agreement terms

## COBRA TIMELINE:

- Qualifying Event and Initial Notice entries received via third party file or entered on the employer web portal are processed within three business days
- Recap reports of COBRA activity are generated weekly and available on the employer web portal Friday mornings
- COBRA Qualified Beneficiaries are billed monthly with an option for email delivery
- COBRA funds that are collected are remitted to the client monthly
- All termination notices, imminent cancellation notices and returned mail are handled by Flores
- Eligibility files are sent to carriers (if available) weekly. Clients may also choose to update coverage internally based upon weekly report activity

## FROM OUR CLIENTS: THE FLORES DIFFERENCE

*"We have HRA, FSA and COBRA with Flores. I just wanted to let you know how pleased we are, working with Katlin on our account. When I call in with any questions or issues, Katlin is very knowledgeable and always so helpful. I feel very comfortable and confident with her as our Account rep. I wish we had other Accounts reps as professional as her."*

**- Amy McNeil, HR Generalist, Graystone Eye -**



# DIRECT BILL FEATURES



Whether you need assistance with Retiree billing or Leave of Absence (LOA) billing for your employee population, our Direct Bill platform provides the functionality and service excellence you have been searching for.

## DIRECT BILL FEATURES:

- An assigned account manager
- Daily quality assurance audits
- Employer web portal for real-time participant updates and on demand reporting
- Digital imaging, storage, and retrieval of notices and correspondence
- Monthly participant billing and remittance with invoices generated and mailed via US Mail on a daily basis
- Participant web portal for online payments and account management
- Management of undeliverable letters and invoices
- Payment options including check, credit card online, or online bill pay
- Ability for employers to apply subsidies, paid thru dates, and other agreement terms

## DIRECT BILL TIMELINE:

- Employers will notify Flores of direct bill participants via the employer web portal
- Invoices are generated and mailed within three business days
- Recap reports are generated weekly and available on the employer web portal each Friday morning
- Participants are billed monthly via US Mail
- Collected funds are remitted back to the employer monthly
- When an employee returns to work, the employer will notify Flores via the employer web portal
- The employer will update carriers of enrollment changes based upon weekly activity reports provided by Flores
- Flores handles termination notices based upon the payment grace period determined by the employer. Imminent cancellation notices are not provided

To request a proposal or obtain more information about Flores' COBRA or Direct Bill services, please contact your Business Development Partner at 800.532.3327 or via email.