



COBRA and Direct Billing Services

SEAMLESS COBRA ADMINISTRATION TAILORED SPECIFICALLY FOR YOUR COMPANY

We understand that one size does not fit all when it comes to the administration of COBRA. As your trusted COBRA partner, you can expect quality, competitively-priced solutions and services that fit your company's specific needs. Our user-friendly administration system, paired with the expertise of our team of COBRA and compliance specialists, offers convenience and peace of mind in a complex regulatory environment.

It's time to start focusing more on your business and less on the risks associated with administering COBRA on your own.

THE AMERIFLEX ADVANTAGE

- Dedicated Account Manager for all employers, regardless of group size
- 24/7 COBRA Interactive Voice Response (IVR) service
- Access to participant call center
- When a qualifying event occurs, we administer all required notifications, billings, and collections as regulated and enforced by the DOL and IRS
- Seamless Electronic Data Interchange (EDI) feed links with your current payroll system for a one-step process
- Self-service, online platform makes it easy for employers to enter events, generate reports, and monitor COBRA administration, 24/7
- Secure participant COBRA portal provides DOL notification transparency and allows employees to pay premiums online
- Direct billing services available for easy, hands-free management of your employees' premium payments

Ameriflex provides the most comprehensive HR services in the industry (Readers' Choice Award) and is recognized for its commitment to superior service and product innovation.



RISKS OF ADMINISTERING COBRA IN-HOUSE

The COBRA regulatory environment is complex and constantly changing, which is why administering it in-house has its fair share of risks. Failing to adhere to Federal COBRA regulations can result in a \$200-per-day penalty, as well as statutory penalties of \$110 per day for failing to provide certain notices. When you add the risk of penitential IRS and DOL non-compliance penalties, as well as the amount of overhead it takes to administer COBRA on your own, choosing Ameriflex as your COBRA administration partner is a no-brainer.