



# Reduce compliance risk, cost, and paperwork with COBRA and Retiree Administration

**PacificSource Administrators, Inc. (PSA) provides services to lighten your administrative burden.**

## What is COBRA?

Named for the Consolidated Omnibus Budget Reconciliation Act of 1986, COBRA gives employees and their families who've lost health coverage the right to continue coverage for a limited period. COBRA is required to be offered by organizations with 20 or more full-time equivalent employees for six months or more during the previous calendar year.



## Eligibility

Qualifying events for COBRA include:

- Termination of employment
- Reduced work hours
- Employee's death or divorce
- Becoming eligible for Medicare
- Loss of dependent status



## Helping you stay compliant with regulations

We help provide the necessary paperwork, notifications, billing, and personal contact required for COBRA compliance. We also save your accounting department time by supplying the required tracking, billing, and collecting functions.

## Questions?

Contact us for quotes and information.

## Email

[PSASales@PacificSource.com](mailto:PSASales@PacificSource.com)

## Phone

800-422-7038

TTY: 711

We accept all relay calls.

Ask for PSA sales.

[PacSrc.co/psa-quote](https://PacSrc.co/psa-quote)



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## COBRA features

Our COBRA administration services include:

- An online portal for employers and COBRA participants
- Notifying employees and dependents of their COBRA rights
- Providing all necessary materials
- Sending participants monthly payment coupons
- Collecting and remitting premium payments
- Tracking time periods



## Getting started

1. Contact us to request a proposal.
2. Once paperwork is submitted and the account is set up, notify us at the time of a qualified change in status and we'll guide you through the forms you need.



## COBRA FAQ

### Is COBRA required by my organization?

The law generally applies to group health plans maintained by employers with 20 or more employees in the prior year. It's limited to plans in the private sector and those sponsored by state and local governments. The law doesn't apply to plans sponsored by the federal government and certain church-related organizations.

### How do I log in to my COBRA web portal for the first time?

We will mail your login credentials to you. To log in, visit [PacificSource.com/LogIn](https://PacificSource.com/LogIn), scroll down to COBRA and click the Employers Sign In button.

### What are the features of the COBRA web portal for employers?

- Create detailed, real-time reports, any time
- Notify us of qualifying events
- Check your account status

### What type of reports can I request?

Reports available to you include:

- Paid Through Report: Provides premium receipt information within a specified time frame.
- Member Status Report: Shows the current enrollment status for each member. Status values include enrolled, pending, terminated pending, and terminated from enrolled.

### How can employees submit their premium payments?

#### Electronic payments

Employees can setup payments on our COBRA web portal at [COBRA.PacificSource.com](https://COBRA.PacificSource.com).

Or, by downloading and completing our COBRA Electronic Debit Account Enrollment-Change Form from [PacSrc.co/cobra-form](https://PacSrc.co/cobra-form).

#### Mail

PacificSource Administrators  
PO Box 2440  
Omaha, NE 68103-2440

### Where can employees get answers to their questions about COBRA benefits?

Participating employees may contact our Customer Service team directly. We make every effort to answer their questions right away, or get back to them by the end of the next business day.

#### Email

[COBRA@PacificSource.com](mailto:COBRA@PacificSource.com)

#### Phone

**877-355-2760**, TTY: 711. We accept all relay calls.



## Retiree Administration

We also provide administrative services for your retirees. Retiree health insurance benefit administration saves you time and provides retirees with customer service from real people, not phone trees. We collect and remit payment to carriers, manage eligibility, and provide you with monthly reporting. Retirees also have access to their information online, anytime, with our secure COBRA web portal at [COBRA.PacificSource.com](https://COBRA.PacificSource.com).



## About us

We have a long history in insurance, employee benefit plan administration, and management services. We currently provide services for more than 2,150 organizations, primarily in the Northwest. PacificSource Administrators has regional offices in Idaho, Montana, Oregon, and Washington.