

COBRA Administration: Simplifying Compliance

The Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) introduced a fair and equitable plan of insurance for employees and dependents who no longer qualify under your health plan coverage.

With PacificSource Administrators (PSA), our experts can lighten your COBRA administrative burden.

Reduce Risk, Cost, and Paperwork

We handle all necessary paperwork, notifications, billing, and personal contact required for COBRA compliance. Plus we can relieve your accounting department of hours of necessary tracking, billing, and collecting.

What We Do for You

- Support a secure, online portal for employers and COBRA participants
- Notify the employees and dependents of their COBRA rights
- Provide all necessary materials
- Send employees monthly payment coupons
- Collect and remit premium payments
- Track time periods

Getting Started

- Request a proposal.
- Once paperwork is submitted and the account is set up, notify us at the time of a qualified change in status; we'll even provide the forms you need. Examples include:
 - Termination of employment
 - Reduced work hours
 - Employee's death or divorce
 - Medicare entitlement
 - Loss of dependent status

Questions and Answers

Does COBRA apply to my organization?

The law generally covers group health plans maintained by employers with 20 or more employees in the prior year. It applies to plans in the private sector and those sponsored by state and local governments. The law does not, however, apply to plans sponsored by the federal government and certain church-related organizations.



Questions?

Not sure who to contact? PSA-TPA Sales and Service can help! Call us at (800) 422-7038 and ask for Sales or email us at psasales@pacificsource.com.

Bend

BendSales@pacificsource.com

Idaho

IdahoSales@pacificsource.com

Medford

MedfordSales@pacificsource.com

Montana

MontanaSales@pacificsource.com

Portland

PortlandSales@pacificsource.com

Springfield

SpringfieldSales@pacificsource.com

PacificSource.com/PSA



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What is included in the reports I'll receive?

- Paid Through Report: This report provides premium receipt information within a specified time frame.
- Member Status Report: This report shows the current enrollment status—enrolled, pending, terminated pending status, and terminated from enrolled status.

Can I access reports online?

Our employer web portal provides detailed, real-time reporting, available 24 hours a day. If you're a new client, you'll receive login information from your client service representative. To log in, visit PacificSource.com/PSA, click For Employers, and then click COBRA login.

Our COBRA web portal allows you to:

- Notify us of a qualifying event
- Check account status
- Create reports

Where do employees send their premium payments?

Employees send us their premium payments by mail:

PacificSource Administrators
PO Box 2440
Omaha, NE 68103-2440

Employees with COBRA coverage can also set up electronic payments. To do so, they'll need to complete our COBRA Electronic Debit Account Form.

Who can employees call with questions about COBRA benefits?

Customer service is an important part of our overall COBRA administration package. Participating employees may contact us directly with questions at cobra@pacificsource.com, or call us toll-free at (877) 355-2760. We make every effort to answer their questions right away, or get back to them by the end of the next business day.

How can I be sure PSA COBRA administration is right for my company?

A PacificSource Administrators representative will be glad to talk with you, answer any questions you may have, and give you a personalized quote.

Retiree Administration

PacificSource Administrators also provides administrative services for your retirees. Retiree benefit administration will save you valuable time and provide your retirees with great service. We collect and remit payment to carriers, manage eligibility, and provide monthly reporting. Retirees also have access to their information online, 24 hours a day, with our secure COBRA web portal.

About Us

PacificSource Administrators offers a broad range of administrative benefits services, including self-funded insurance plans, Flexible Spending Accounts (FSAs), Health Reimbursement Arrangements (HRAs), Premium-only administration, and COBRA/Retiree administration. We've been serving the Northwest since 1987. We pride ourselves on providing full program administration for the employer, informing employees as to how they will benefit, and providing education and prompt service to participants.