



Why Do Public Entities Choose COBRAGuard?

As a public entity, you have high expectations, clear processes and defined protocol. It's important that your partners operate with those same high standards. COBRAGuard shares your ethics and philosophies. We're a stable, specialized organization dedicated to providing the highest quality COBRA administration services available. We'll help you save money, stretch your budget, serve the public more efficiently, and will not stop short of exceeding your expectations.

① **Efficiency:**

We understand that you operate on a tight budget with fluctuating revenues. We're here to help you overcome budget barriers by managing your COBRA more efficiently. Our premium collection and remittance system keeps accounting on track so you spend less time, less money, and feel more confident about your COBRA compliance.

② **Service:**

Like you, COBRAGuard is a customer-focused operation. You'll receive a dedicated account specialist so you only work with one person and always know who to call. In addition, you can access other team members, including company leaders, to help with specific issues as needed. Our experience, resources, and dedication combine to deliver exceptional service.

③ **IT Support:**

As our client, you enjoy full access to our internal development team. Our IT staff is very diverse and driven to achieve a high level of automation and customer satisfaction. They can help you build customized data output feeds, and manage your program and data field requirements. Our team can also accommodate your custom reporting needs.

④ **Management for Retirees:**

You have strong ties to your retirees. That's why COBRAGuard provides dedicated support to both COBRA participants and retirees. Rest assured, all your people will receive personalized service, full support and secure online Web access to their information.



⑤ **Seamless, Co-Branded Transitional Communication:**

Before starting your COBRA administration, we notify your participants and retirees by phone and mail. The letter they receive can be co-branded, exhibiting both your logo and the COBRAGuard logo. This form of coordinated communication keep your participants and retirees up-to-date to ensure a smooth transition.

⑥ **Premium Collection:**

To ensure the utmost security, participant payments are managed and processed by bank employees at our secure lockbox located at Bank of America in St. Louis, MO. Payments are deposited and posted on the day of receipt and validated to be forwarded or refunded in accordance with COBRA rules.

⑦ **Twice Monthly Remittance:**

We collect COBRA premium payments from your COBRA participants and retirees. We then remit that money to your organization twice a month, helping with your cash flow. Most other administrators only remit once a month.

⑧ **COBRAAnswers Subscription:**

In addition to our cutting edge COBRA administration software and support, you receive unlimited access to all of the laws and regulations associated with COBRA and the most current interpretations of COBRA law with a complimentary subscription to COBRAAnswers. This includes the COBRA Guide Online, the COBRA Handbook Online and the COBRA Guide Connections Newsletter Online, provided in partnership with Wolters Kluwer CCH.



COBRAGuard[®]

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