

Willis Towers Watson's COBRA Administration



COBRA coverage allows qualified beneficiaries the right to maintain group health benefits when coverage would otherwise be lost due to a qualifying event. Navigating the complex IRS and DOL requirements for COBRA can be daunting, and IRS penalties can exceed \$200 per day for each participant that doesn't receive COBRA notification.

Willis Towers Watson offers an administrative solution that provides required notices and communications, premium collection and accounting, and banking arrangements for COBRA continuation. The administration for COBRA participants is integrated into the active employee administration system and allows for integrated carrier files and premium reporting.

Willis Towers Watson COBRA Solution

12+ years

of COBRA Administration experience

140,000+

Active and Pending COBRA participants

100+

COBRA clients

599,355

COBRA Qualifying Events processed in 2019

100%

Success rate for Coupons/Payment SLA

1.5 million

Documents generated per year

An Integrated Solution

- Qualifying events are communicated directly from BenefitConnect to the COBRA system
- COBRA enrollment data is consolidated with active enrollment data for carrier reporting
- Premium reporting is integrated with the active employee population
- Active employee administration teams have visibility into COBRA participant information
- COBRA annual enrollment updates are integrated with active enrollment updates
- ACA 6055/6056 reporting data is combined with data for the active population

Powerful Technology Platform

- BenefitConnect | COBRA is a separate, multi-client version of BenefitConnect designed for the unique requirements of COBRA administration
- Employers have 24/7 access to the web administration tool
- Self-service site is available 24/7 for participants to make their initial COBRA election, process ongoing life events and annual enrollment

Unparalleled COBRA and Regulatory Compliance Expertise

- Expertise in handling COBRA compliance and administration
- Total commitment to accurate and timely processing of COBRA events

Dedicated, Responsive Customer and Client Service

- Customized support for unique COBRA administrative requirements such as eligibility, second qualifying events, disability extensions and Tier I eligibility appeals
- Dedicated, experienced U.S.-based service center team
- Dedicated COBRA Service Center and support in multiple languages for participants

Premium Processing Simplified

- Participants send premiums to a secure lockbox
- Participants may also make one-time ACH payments and recurring electronic payments
- Daily processing of payment files and reconciliation of shortfalls in compliance with COBRA rules
- Refund processing on behalf of clients

About Willis Towers Watson

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