

Taking the bite out of COBRA

**Aetna COBRA Services
for Plan Sponsors with 20–299 Employees**

Let us help you reduce your risk for penalties ... save time ... save money!

Save time and help protect your bottom line. You can do it with Aetna COBRA Services. Take a look at our key program features.

COBRA billing and administration

With all of the compliance requirements, wouldn't it be great to have an experienced team handling your COBRA administration? Now you can:

Help minimize your risk for penalties and more

Our stringent notification, documentation and record-keeping processes can help you reduce your risk for penalties. We can:

- Help you reduce privacy risks
- Customize COBRA notices for each specific qualified beneficiary
- Maintain federally mandated COBRA documentation

- Maintain all documentation with certification of mailing for all COBRA qualified beneficiaries
- Provide Department of Labor initial notices to new enrollees
- Send Certificates of Creditable Coverage (HIPAA) to plan enrollees upon termination of COBRA
- Produce and mail conversion and termination notices before the end of the 18-, 29- or 36-month coverage period

Save time

There's enough on your plate without managing the details of COBRA. So turn to us for reliable:

- Eligibility, qualifying event, termination notices and more
- Access to up-to-date information through our secure website
- Billing and payment collection
- COBRA open enrollment and renewal assistance

Escape the jungle
of COBRA.

Put Aetna COBRA
Services in
charge today!



Save money

Why carry the burden of those who no longer qualify? Rely on our:

- Payment monitoring system that can automatically terminate coverage for nonpayment
- Tracking process to ensure COBRA elections are made within established enrollment guidelines
- Eligibility system that tracks individual coverage periods

We want you to know[®]



Experienced help at every stage

You'll have a designated:

- Implementation team to lead your set-up process
- Plan sponsor support team for ongoing support
- Call center to handle members' questions from 8 a.m. to 8 p.m. ET

Account information at members' fingertips!

Getting up-to-date account information has never been better. COBRA members will enjoy online access to:

- View their account status
- Access payment history
- Initiate changes
- Maintain family member status
- FAQs and more



You can save even more money

Aetna offers the following additional products to help both you and your employees save money by using tax-free benefits to reduce employees' taxable income.

- Premium Only Plan (POP)
- Flexible Spending Account (FSA)
- Transit Reimbursement Account (TRA)
- Health Reimbursement Arrangement (HRA)

Contact your broker or Aetna representative for more information about Aetna COBRA Services.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).

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