



Twelve Reasons You Should Consider Outsourcing COBRA Administration

1. **Cost effective**—surveys show that companies spend only 1/5 the amount when they outsource.
2. **Convenient**—Javers Group does the majority of the work. We track the dates, send the letters, and collect the premiums.
3. **No more trying to keep up with which COBRA Laws to follow**—You could be required to follow federal laws, state laws or a combination of the two. Many states have different continuation of benefits regulations but are subject to the minimum federal COBRA laws. We will monitor your situation to make sure your company is following the right laws.
4. **Compliance**—Hundreds of steps make up proper COBRA compliance. You will be assured that they will be handled and are completed within the required time frame.
5. With this service, Javers Group will **notify the insurance carriers** of employee terminations, reinstatement of those COBRA/Continuation Benefits when the participant elects and pays the insurance premium, and termination of COBRA/Continuation Benefits due to non-pay, end of COBRA or participant request. Please be aware this service is for COBRA/Continuation Benefits only.
6. **Communication**—You are dealing with former employees and let's face it, former employees are not generally happy. We communicate directly with your former employees and keep you informed.
7. **Cost reduction**—When COBRA is administered correctly; post-employment benefit costs can be reduced substantially. You don't want to be responsible for paying the claims for misinformed qualified beneficiaries.
8. **Recording, processing, and depositing payments**—We collect payments and post them to the continuee's payment history and review this monthly. If incorrect payments are paid, a follow-up letter will be mailed to the continuee stating the amount due.
9. **Reimbursing Continuee Premiums Collected**—Payments are collected throughout each month and mailed to your company by the 10th of the following month along with a report detailing the premiums collected.
10. **IRS Audit Assistance**—Field auditors of the IRS have instructional manuals on how to audit your company for COBRA violations. We provide a calendar year-end compliance report that summarizes the COBRA transactions processed to assist in the IRS audit, upon your request.
11. **Singleness of purpose**—We have staff dedicated to COBRA administration. You have a multitude of other things to do. Our staff's job is to look after your COBRA administration.
12. **Experience**—We process more qualifying events in one week than some companies would process in several years. Javers Group clients value our COBRA administration services because they don't have worry about it anymore.