

# COBRA Administration With FSA or HRA Plans

	<b>Client offers an FSA or HRA not billed or administered by PPI.</b> <i>Standard PPI Process</i>	<b>ABG Administers COBRA And the FSA/HRA</b> <i>PPI bills and administers medical, dental, and/or vision</i>	<b>ABG Administers COBRA But Not the FSA/HRA</b> <i>PPI bills &amp; administers medical, dental, and/or vision.</i> <i>HRA/FSA not administered by ABG</i>
<b>Where is eligibility managed?</b>	<ul style="list-style-type: none"> <li>Medical, dental, and vision plans housed in AutoEnroll. Qualifying Event (QE) processed in AutoEnroll.</li> <li>The FSA/HRA is administered by the client's FSA/HRA vendor.</li> </ul>	<ul style="list-style-type: none"> <li>Medical, dental, and vision plans housed in AutoEnroll. Qualifying Event (QE) processed in AutoEnroll.</li> <li>Ongoing FSA/HRA elections and COBRA Qualifying Events sent to ABG on weekly EDI file.</li> </ul>	<ul style="list-style-type: none"> <li>Medical, dental, and vision plans housed in AutoEnroll. Qualifying Event (QE) processed in AutoEnroll.</li> <li>COBRA Qualifying Events sent to ABG on weekly EDI file.</li> <li>HRA/FSA managed by client's FSA vendor.</li> </ul>
<b>Who sends the COBRA QE notice?</b>	<ul style="list-style-type: none"> <li>PPI technology partner, Businessolver, sends the QE notice by regular mail on PPI's behalf.</li> </ul>	<ul style="list-style-type: none"> <li>ABG sends the QE notice by regular mail</li> </ul>	<ul style="list-style-type: none"> <li>ABG sends the QE notice by regular mail</li> </ul>
<b>What plan information is on the QE notice?</b>	<ul style="list-style-type: none"> <li>Notice includes medical, dental, and vision plan premiums.</li> <li>FSA/HRA election checkboxes only; no individual rate or balance provided.*</li> </ul>	<ul style="list-style-type: none"> <li>All rates, including HRA and FSA, included on QE notice</li> </ul>	<ul style="list-style-type: none"> <li>All rates, including HRA and FSA, included on QE notice</li> </ul>
<b>Where does the member send the notice?</b>	<ul style="list-style-type: none"> <li>Member returns the QE notice to PPI, by mail or online.</li> </ul>	<ul style="list-style-type: none"> <li>Member returns the QE notice to ABG, by mail or online.</li> </ul>	<ul style="list-style-type: none"> <li>Member returns the QE notice to ABG, by mail or online.</li> </ul>
<b>How is the FSA vendor notified of an election?</b>	<ul style="list-style-type: none"> <li>If FSA/HRA checkbox is marked "Yes," PPI notifies the client.</li> <li>Client notifies the FSA/HRA vendor.</li> </ul>	<ul style="list-style-type: none"> <li>If HRA or FSA is elected, ABG updates their system.</li> <li>ABG notifies PPI of medical, dental, or vision elections.</li> </ul>	<ul style="list-style-type: none"> <li>If the HRA or FSA is elected, ABG notifies the client.</li> <li>ABG notifies PPI of medical, dental, or vision elections.</li> </ul>
<b>Who handles reinstatement of coverages?</b>	<ul style="list-style-type: none"> <li>PPI manages reinstatement with medical, dental, and vision carriers.</li> <li>Client manages FSA/HRA reinstatement with their vendor.</li> </ul>	<ul style="list-style-type: none"> <li>PPI manages reinstatement with medical, dental, and vision carriers.</li> </ul>	<ul style="list-style-type: none"> <li>PPI manages reinstatement with medical, dental, and vision carriers.</li> <li>Client manages HRA/FSA reinstatement with their vendor(s).</li> </ul>
<b>Who collects COBRA premiums from the member?</b>	<ul style="list-style-type: none"> <li>PPI collects all COBRA premiums from the member.</li> <li>All COBRA premium is returned to the client** from Businessolver near the 10th of the following month.</li> </ul>	<ul style="list-style-type: none"> <li>ABG collects all COBRA premiums from member.</li> </ul>	<ul style="list-style-type: none"> <li>ABG collects all COBRA premiums from member.</li> </ul>
<b>Are COBRA members on the PPI invoice?</b>	<ul style="list-style-type: none"> <li>COBRA members appear on the PPI bill, for plans PPI bills.**</li> <li>COBRA premium reports for the FSA/HRA are available in AutoEnroll once PPI sends premiums to client.</li> </ul>	<ul style="list-style-type: none"> <li>COBRA members appear on PPI bill, for plans PPI bills.</li> </ul>	<ul style="list-style-type: none"> <li>COBRA members appear on PPI bill, for plans PPI bills.</li> </ul>
<b>Who sends COBRA premiums to the carriers and vendors?</b>	<ul style="list-style-type: none"> <li>PPI remits medical, dental and vision COBRA premiums to carriers.</li> <li>Client remits FSA/HRA COBRA premiums collected to FSA/HRA vendor.</li> </ul>	<ul style="list-style-type: none"> <li>ABG returns COBRA premiums to client with COBRA premium report.</li> </ul>	<ul style="list-style-type: none"> <li>ABG returns COBRA premiums to client with COBRA premium report.</li> </ul>
<b>Who pays COBRA administration fees?</b>	<ul style="list-style-type: none"> <li>Client pays any applicable COBRA fees to PPI.</li> <li>Client pays FSA/HRA COBRA fees to FSA/HRA vendor.</li> </ul>	<ul style="list-style-type: none"> <li>ABG bills client for any COBRA Administration fees.</li> <li>Client pays ABG for all COBRA Administration fees.</li> </ul>	<ul style="list-style-type: none"> <li>ABG bills client for any COBRA Administration fees.</li> <li>Client pays ABG for all COBRA Administration fees.</li> </ul>

\*If a client wishes to include the FSA/HRA balance and rates on the QE notices, COBRA services can be provided by American Benefits Group for an addition fee.

\*\*Premium over-payments received by the client for months following a COBRA termination must be returned in full to the COBRA Unit. The total amount is available from the COBRA premium detail report. The amount on PPI's monthly invoice may represent only a portion of the total premium refund and should not be used to determine the total refund due back to the COBRA Unit.