

## A SIMPLY SMARTER APPROACH TO COBRA COMPLIANCE.

COBRA compliance can be complex, confusing, and completely tedious to administer. Violations cause costly penalties and liabilities. ERISA regulations also now allow for personal liability to be imposed on the employer for COBRA violations. We simplify compliance with a web-based platform that tracks COBRA-triggering events and takes care of the notifications, billing, payments, and reporting that follows.



### WE HAVE YOUR CLIENT'S COBRA COMPLIANCE COVERED:

- Ongoing COBRA administration
- Sending qualifying event notifications via first-class mail with proof-of-mailing
- Processing COBRA elections once completed by client or qualified beneficiary
- Validating all COBRA elections
- Billing and collecting premiums monthly
- Process for handling undeliverable mail
- Providing collections for returned checks
- Sending termination and conversion letters
- Processing employee life status events
- Ongoing validation of employee eligibility
- Validating and processing disability extensions



### CLARITY COBRA WITH DIRECT BILL

Clarity takes the guesswork out of complex compliance procedures and manages all the paperwork and payments, so you don't have to. Our direct billing services make it simple for you to keep administering benefits for any employees who aren't currently on your payroll. These services are billed directly to the recipient and are a great way to offer non-healthcare benefits, such as dependent care flexible spending accounts, disability benefits, and life insurance.



# HOW CLARITY COBRA MAKES YOUR LIFE EASIER



## CENTRALIZED COBRA ADMINISTRATION

Our self-service portal gives you 24/7 auditable access to account details, comprehensive reporting, notifications, participant billing, and payments - all in one easy-to-use, mobile-friendly tool.



## AUTOMATED COMPLIANCE TO MAXIMIZE EFFICIENCY AND MINIMIZE LIABILITY

Our web-based solution integrates with most payroll and benefit administration platforms, automating required notifications and minimizing the risk of penalties. Our self-service platform is available on both desktop and mobile devices, making it easy for employees to pay online.



## DEDICATED COBRA SUPPORT SPECIALIST

Our team of helpful industry experts average between 5 and 10 years of experience and are cross-trained in different departments, so you have one person to call, every time. Clarity also received a 75 Net Promoter Score (NPS) for COBRA clients, proving we deliver the industry's best customer service.



## A SIMPLY SMARTER APPROACH TO EMPLOYEE BENEFITS

Today, the benefits landscape is more confusing than ever, but it's also never been so essential. At Clarity, we believe life is a journey; one that should be lived well. So, we'll stop at nothing to bring clarity, and ensure your employees are ready for life. With state-of-the-art technology and world-class customer service, we'll handle the day-to-day so you can focus on what matters: building your business.



**VOTED ONE OF THE  
BEST PLACES TO WORK  
IN 2020 BY NJBIZ**

Learn more about us at [claritybenefitsolutions.com](https://claritybenefitsolutions.com)

**Clarity**  
BENEFIT SOLUTIONS™