

Simplify work with COBRA Administration

Powered by WEX

We offer COBRA Administration for customers with our Health Savings and Spending Accounts suite of products.



COBRA stands for Consolidated Omnibus Budget Reconciliation Act, and it's a federal law requiring employers with 20 or more employees to allow those who might otherwise lose their group health plan coverage to temporarily continue their health benefits. Employers who employ 20 or more employees on more than 50 percent of their typical business days and who offer a group health plan are required by federal law to offer COBRA.¹

If you are looking for assistance with COBRA administration, MetLife offers an automated and compliant solution for employers with 100 or more employees, delivering the following:

- Integrations with over 350 payroll, HRIS, benefit enrollment platform vendors
- Flexible payment options for participants
- Automated communications
- Robust Portal and Mobile App with convenient self-service options

Why MetLife

With our large portfolio of core and voluntary benefits, we offer an integrated service experience for employers with a single point of contact for proactive account management. This helps to simplify vendor management and make implementation and administration easy.

Our COBRA offering helps you:

Navigate compliance requirements

We can help to manage the burden of navigating requirements through automated processes and advanced technology.

Communicate directly with carriers

Our COBRA solution helps to reduce manual labor and ensures coverage stays up-to-date through the ability to communicate directly with carriers to provide coverage updates.

Meet DOL guidelines

We ensure notifications (ex: General Rights Notice and Specific Rights Notice) are provided to employees, and are tracked, indexed, and sent timely.

Print and mail fulfillment

When a qualifying event is submitted to us in LEAP, our automation kicks in. COBRA election paperwork is mailed the following business day. Qualifying events submitted via electronic file (through the SFTP site) are processed within 48 hours.

Open enrollment and plan change notices

We send standard open enrollment letters, plan change notices, and generic carrier enrollment forms to COBRA members at no additional cost. We also collect enrollment forms and forward them to the carrier for processing. In addition, we provide additional open enrollment materials to COBRA members through messages in their online account.

Member questions

When your COBRA members have questions, we have answers. They can contact our participant services team by phone or find answers to questions anytime in our knowledgebase of help articles through their online account.

Carrier notifications

We have COBRA integrations in place to simplify the process of notifying carriers of updates to COBRA coverage and eligibility. We communicate with carriers through EDI 834 files or by email and fax.

Our COBRA carrier operations team specializes in serving as our main point of contact for insurance carriers to update and confirm COBRA eligibility for qualified beneficiaries.

Qualifying events

For covered employees if they cause a loss of coverage:

- Termination of employment for reasons other than gross misconduct
- Reduction in the number of hours of employment

For a spouse or dependent child if they cause a loss of coverage:

- Covered employee becomes entitled to Medicare
- Loss of dependent status
- Divorce or legal separation
- Death of covered employee at no cost to you

Marketplace

Our marketplace is available to our COBRA clients as a way to provide their qualified beneficiaries with an alternative to COBRA. Qualified beneficiaries can then shop for potentially cheaper coverage options that may better suit their needs. That's one reason why we promote marketplace to qualified beneficiaries in our SRNs. And marketplace comes with perks for our employers, including:

- The potential to save money. You might see lower premiums, since fewer COBRA elections can lead to fewer claims, which reduces your costs.
- Less risk. COBRA members typically have a higher volume of claims than employees on your employer-sponsored health plan. When individuals choose marketplace coverage instead of COBRA, the risk associated with claims is taken on by the provider they choose.
- Building goodwill. Providing qualified beneficiaries with options helps them save money, too.

COBRA Employer Experience

LEAP is your single source for COBRA administration needs. With LEAP, you'll have a guided and intuitive experience during plan setup, renewal, and ongoing administration.

Our built-in apps let you:

- View reporting, analytics, and benchmarking to learn more about account trends, activity, performance, efficiency, engagement, market comparisons, and more
- Easily complete plan setup and renewal online with step-by-step, 4.5-star rated design guides
- View help articles and get instant answers to questions through our knowledgebase and assisted support
- Perform non-discrimination testing to support your plan compliance

Onboarding

We provide a clear, efficient, and well-communicated process to give you the peace of mind you need as an onboarding client.

- Intuitive plan designs based upon industry best practices
- Educational support so you can stay ahead of the curve
- Fast access to answers from a team of experienced experts
- Flexible options to contact us via phone, email, or through LEAP

Reporting

Real-time, online reporting is available through the employer portal, including reports on:

- Member status
- Carrier notifications (pending and processed)
- Proof of mail
- Plan rate renewal
- Paid through report
- Generated letters report (summary and detail)
- Members without plans
- QB plan members
- Subsidy schedule
- Remittance reports
- Member by Postal Code
- New Plan Member report
- QB Summary report
- SPM Summary report

COBRA employee experience

Mobile and online account

Once your qualified beneficiaries elect COBRA, they enjoy a consistent experience through our mobile app and online account.

Access to our app and online account includes:

Feature	Mobile App	Online Account
Elect COBRA	✓	✓
Submit a one-time premium payment	✓	✓
Set up recurring payments (via ACH or by providing a credit/debit card. A separate processing fee charged and retained by the payment processor is applied to each payment made online via credit/debit card.)	✓	✓
Real-time payment tracking	✓	✓
View and update profile information	✓	✓
Access to knowledgebase of articles, videos and tutorials	✓	✓
Let's Chat 24/7 chat bot to answer member questions	✓	✓

Premium payments

We collect COBRA payments and ensure members submit payment within the required 45-day grace period. When a partial payment is made, we communicate with the COBRA member advising them of next steps they need to take to maintain active coverage.

Once qualified beneficiaries elect COBRA, we accept the following premium payment methods:

- One time ACH
- Recurring ACH
- Credit or Debit Card
- Check

Premium remittance

Premiums can also be remitted to the carrier(s) when:

- The group is fully insured
- Benefits end at the end of the month
- A group agrees to sign up for ACH

To learn more about how COBRA administration can simplify your work, please contact your MetLife representative.

1. This is not legal advice, certain exceptions apply. Please contact your benefits counsel for more information.

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