

*COBRA offers administrative challenges.
Group Dynamic, Inc. offers solutions.*

We know that you and your COBRA continuants have questions. COBRA law is detailed and complex with many exceptions and special rules. At times, COBRA is vague, even contradictory, and keeping pace with COBRA requirements is a daunting task.

Our service is comprehensive, accurate and responsive. Our staff of experts is always ready to answer questions and provide outstanding customer service to you and your COBRA continuants.



Are you in compliance?

YOUR CHALLENGE	OUR SOLUTION
Keeping up with changes in COBRA regulations	Agile software to handle regulatory changes as they occur and timely Compliance Alerts from GDI's Chief Compliance Officer
Understanding COBRA law relative to: <ul style="list-style-type: none"> • Domestic Partners and their children • Medicare due to age and/or disability • Loss of coverage in anticipation of a divorce 	Instant access to a team with over 30 years of combined knowledge and experience
Understanding which benefit plans are subject to COBRA	Many of our new clients are surprised to learn that their Medical FSA and HRA are subject to COBRA
Keeping COBRA continuants informed during open enrollment	Distribution of open enrollment materials to COBRA continuants and timely updates to carriers
Adherence to timelines for mailing required notices	Notices mailed within 5 business days of receipt to be sure your obligation is met
Providing Notice of Unavailability of COBRA Coverage	Did you know that this rule was imposed by the DOL in its COBRA regulations but does not appear in the COBRA statute itself? GDI includes this notice as part of our service
Avoiding penalties for noncompliance	Statutory penalties of up to \$110 per day may be recovered under ERISA; additional penalties exist for both governmental & nongovernmental plans

It's our job to know.

GDI's COBRA Administration service provides all of the materials, information and support needed to ensure our clients meet their obligations under the federal Consolidated Omnibus Budget Reconciliation Act of 1985. Our on-staff Compliance Officer, in partnership with our attorneys at Alston & Bird, keeps pace with all regulatory changes and delivers timely compliance alerts via email to our clients and broker partners.

We make COBRA administration easy for you.

COBRA OBLIGATION	GDI	EMPLOYER
Initial Notices	✓	
Inform carriers and GDI of initial loss of coverage		✓
Inform Qualified Beneficiaries (QBs) of COBRA rights after Employer reports a qualified event to GDI	✓	
Accept COBRA enrollment form and initial premium payment from QB	✓	
Notify applicable carriers to reinstate coverage for QBs who elect COBRA	✓	
Supply QBs with payment coupons (on-line payment portal also available)	✓	
Accept ongoing premium payments from QBs and remit to Employer on a monthly basis (Employers must instruct insurance providers to include COBRA participants on the group bill)	✓	
Notify COBRA Continuant of their right to elect new benefits during Employer's open enrollment period upon receipt of open enrollment kits for applicable COBRA participants	✓	
Notify COBRA Continuant of mid-year rate changes (after Employer has notified GDI)	✓	
Notify carriers and QBs when COBRA coverage ceases	✓	
Ongoing communication with providers and Qualified Beneficiaries regarding COBRA coverage	✓	

Interested in learning more? Contact: clientservices@gdynamic.com

