



**STERLING HSA®**  
HEALTH SERVICES ADMINISTRATION

## **COBRA Administration**

### **Scope of Services**

- **Client Responsibilities –**
  - Qualifying Event (Client communicates event to Sterling HSA via online portal)
  - Carrier Notification (Sterling HSA can assume this role as an Optional Service)
  - Carrier Billing Reconciliation (Sterling HSA can assume this role as an Optional Service)
  - Open Enrollment Services – Coordinate and communicate Open Enrollment options to Qualified Beneficiaries (Sterling HSA can assume this role as an Optional Service)
- **Sterling HSA Responsibilities –**
  - Installation & Set-up
    - Provide installation package, to include:
      - Electronic Forms;
      - Online capabilities to collect:
        - Rate & Benefit Information;
        - Qualified Beneficiary Information;
        - Election Period & current active employee information;
    - Mail COBRA information to Qualified Beneficiaries, including payment coupons.
  - Qualifying Event Services
    - Prepare & mail election and enrollment information to new Qualified Beneficiaries (To include dependents);
    - Track COBRA Election timeliness and Election payments;
    - Issue HIPAA Certificates to Qualified Beneficiaries;
    - Provide Premium Payment Coupons to participants electing COBRA.
  - Ongoing Administration Services
    - Distribute COBRA Initial Right Notification;
    - Receive & track COBRA premiums;
    - Provide notification to Qualified Beneficiaries of partial payments, returned checks, insufficient funds and ACH drafts;
    - Mail COBRA Termination Notification to Qualified Beneficiaries;
    - Issue HIPAA Certificates to Qualified Beneficiaries;
    - General COBRA notifications to new participants;
    - Send separate election packages and enrollment forms to dependents, if necessary;
    - Provide online account access to Qualified Beneficiaries;
    - Remit collection premiums to Employer on a monthly basis (Carrier Premium Reconciliation/Payment is an Optional Service);
    - Online COBRA reports available to Employer;
  - Optional COBRA Services
    - Carrier Notification Services
    - Ongoing Carrier Administration Services
    - Open Enrollment Services