

# COBRA Notices Mailed Report

### **COBRA Notices Mailed Report**

Explanation: The COBRA Notices Mailed Report provides a listing of COBRA Notices mailed within the report period.

Timing: Monthly

**Delivery**: Report via Download Center

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#### COBRA Notices Mailed

for Notices Mailed: 12/1/2020 - 12/31/2020

Account: ABC Sample (C1000000)

#### Report Explanation

This monthly report provides you with the name(s) of individuals whom isolved Benefit Services has sent a COBRA notice. Activity reports are provided to ensure that all activity reported to isolved Benefit Services has been received and processed on your behalf for the time frames stated on the report. Please audit this information carefully.

- General Notice of COBRA Rights must be sent to the employee, spouse and/or dependents (if any), at the time of commencement of coverage under your group health plan.
- Qualifying Event Notice needs to be sent when a Qualifying Event occurs and causes the employee, spouse and/or dependents to lose coverage.
- COBRA Extension Notice If a Continuee is on COBRA coverage due to a termination or reduction of hours, the original 18 months of COBRA coverage can be extended if a Secondary Event occurs (death, divorce or legal separation, the employee's Medicare entitlement or a dependent child ceasing to be a dependent child), or if an individual is deemed disabled by the Social Security Administration. This notice is recommended by the Department of Labor.
- Notice of the Right to Convert (Conversion Notice) must be sent to Continuees within their last 180 days of COBRA coverage if
  your health plans have a conversion option.
- · COBRA Expiration Notice provided as a courtesy to inform COBRA Continuees that COBRA coverage will soon expire.
- Termination Notice needs to be sent when continuation coverage has been terminated before the end of the maximum coverage period
- Notice of Unavailability needs to be sent when a request for continuation coverage or an extension of continuation coverage is
  made and that coverage is not available.

Please audit this report carefully and contact a Customer Response Specialist at 800-300-3838 regarding any concerns or questions you may have.

General Notices

Total General Notices Mailed: 0

Notice Sent To:

Employee #

Insurance Effective:

Employee #:

Received By Notice isolved Mailed On:

isolved Benefit Services

#### Qualifying Event Notices

Total Qualifying Event Notices Mailed: 2

Beneficiary: SMITH, JOHN (Employee)

Notice 15 There Mailed To: ORLAND HILLS, IL 60487

Event Date: 12/8/2020

Event Code: Termination of Employment

12/22/2020 Notice Due By: 1/4/2021 Notice Mailed: 12/28/2020 Offered Coverages: Loss of Coverage: Last Date To Elect: BCBS MED PPO FF ONLY 12/8/2020 4/12/2021 METLIFE VISION EE ONLY 12/8/2020 4/12/2021 12/8/2020 METLIFE DENTAL EE ONLY 4/12/2021 The header will provide the report period.

The Report Explanation provides a description of each COBRA Notice type.

This report should be audited against your personnel and benefit records to ensure all new plan enrollees and all participants who lost coverage have been properly notified.



## **COBRA Notices Mailed Report**

**General Notices** 

Total General Notices Mailed: 4

 Notice Sent To:
 Insurance Effective:
 Received By Infinisource:
 Notice Mailed On:

 CLARK, HARRY (Employee)
 1/1/2012
 1/6/2012
 1/10/2012

12769 FOX RUN ANGUILLA, CA 72435

CRYSACK, CHEYANNE (Employee) 1/1/2012 1/10/2012 1/12/2012

129612 ROSENGARTEN DR HORN LAKE, MO 24411

COBRA General Notices must be sent to new plan enrollees within 90 days of commencement of coverage. For each notice listed, the report includes:

**Recipient:** Including name, relationship to the covered employee and address.

**Insurance Effective:** Optional.

**Received:** The date on which Infinisource received the data.

**Notice Mailed On:** The date on which the notice was mailed.

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Qualifying Event Notices

Total Qualifying Event Notices Mailed: 2

Beneficiary: SMITH, JOHN (Employee) Employee #:

Notice 15 There

Mailed To: ORLAND HILLS, IL 60487

Event Date: 12/8/2020

Event Code: Termination of Employment

12/22/2020 Notice Due By: 1/4/2021 12/28/2020 Notice Mailed: Offered Coverages: Loss of Coverage: Last Date To Elect: BCBS MED PPO EE ONLY 12/8/2020 4/12/2021 METLIFE VISION EE ONLY 12/8/2020 4/12/2021 METLIFE DENTAL EE ONLY 12/8/2020 4/12/2021

COBRA Election (Qualifying Event) Notices must be sent to individuals who lose coverage due to a qualifying event within 44 days of the event. For each notice listed, the report includes:

**Beneficiary**: Name and relationship to the covered employee.

Notice Mailed To: The address to which the notice was sent (with proof of mailing). Event Date: The date of the qualifying event; the 18-, 29- or 36-month COBRA

period is measured from this date.

**Event Code**: The specific qualifying event that occurred (table of events provided

below).

**Received**: The date on which Infinisource received the data. **Notice Due By**: Infinisource will mail notices within 14 days of receipt.

Notice Mailed: The date on which the notice was mailed.

Offered Coverages: A list of the benefits offered under COBRA.

Loss of Coverage: This was the last day of coverage as an active participant. COBRA

coverage begins on the day after the Loss of Coverage.

**Last Date to Elect**: This is the last date on which a valid election can be made.



## **COBRA Notices Mailed Report**

Qualifying Event	# of Months
Death of the Covered Employee	36
Divorce or Legal Separation	36
Medicare Entitlement	36
Dependent Ceasing to be Dependent	36
Reduction of Hours	18
Termination of Employment	18
Involuntary Termination of Employment	18
Layoff	18

#### **Other Categories**

The following categories of notices may also appear on the Monthly Notices Mailed Report:

**Termination Notices:** Individuals whose COBRA coverage has been terminated prior to the maximum coverage period. **Unavailability Notices:** Sent to individuals who requested COBRA coverage or an extension of COBRA coverage, and COBRA

coverage is not available.

**Conversion Notices:** Sent to COBRA participants approximately 120 days prior to COBRA expiration date, to inform them

of the opportunity to seek an individual conversion policy from the carrier.

**Extension Notices:** Sent to COBRA participants whose maximum coverage period has been extended to 29 or 36

months.

**Expiration Notices:** Sent to COBRA participants approximately 60 days prior to COBRA expiration date to forewarn

them of the imminent expiration of COBRA coverage.

isolved Benefit Services has COBRA experts to help you understand your COBRA administration reports.

You can call 866-320-3040 or via email at crmail@isolvedhcm.com

Monday through Thursday 8 a.m. to 8 p.m. (ET) and Friday 8 a.m. to 6 p.m. (ET).