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## Employer Portal Quick Start Guide - COBRA Administration

My TPA Online is a web portal which allows you to work more efficiently with Benefit Extras in the area of COBRA administration. This guide was developed to help you navigate through the website and understand basic COBRA regulations. While using the website, you will have access to more in-depth help than this guide provides.

### HOW DO I GET ACCESS TO The COBRA ONLINE PORTAL?

1. Go to [www.benefitextras.com](http://www.benefitextras.com). Click on the Employers Tab from the Home Page and select the COBRA My TPA Online! Portal (bottom of page).
2. Enter the user name and password that was provided to you by Benefit Extras and click the Log In button to enter the site. User name and password will be provided following your request to utilize the online portal.
3. Once you have signed on, you will be taken to your Dashboard.

Important: When signing into the system for the first time, it is recommended that you change your password to a unique password that only you know. You can change your password from the Group Info page.

### COBRA My TPA Online!

Thursday, November 08, 2012

After signing in, the first page you will see is the Dashboard. The Dashboard keeps you informed of what is going on within the web portal. It is divided into four sections. This guide will cover 3 of them – the Group Info, Events and Reports sections. The fourth section, the Help section is self-explanatory.

# Dashboard:

Company: ABC Company User Name: BXPRES99 [\[Logout\]](#)

### System Message

Database last updated: 5/25/2013

### Queue

The queue is empty.

Legend:  
● Qualifier   ● New Hire   ● Voluntary Remove  
● Address Change   ● Added Dependent

### How To Use This Site

This site has been separated into five (5) categories:

**Dashboard**  
When administrating COBRA, the Dashboard keeps you informed – TPA Contact Information, The Queue, and System Messages.

**Group Info**  
Be sure that your information is always up-to-date from the Group Info page – Your Login Credentials, Company Information, and Insurance Plan Information can be found here. If you find erroneous information, please contact your Administrator.

**Events**  
Enter COBRA related events from Events page – Employee's Eligible for Benefits, COBRA Qualifier's, Voluntary Removal from a Health Plan, Add a Dependent, and Change the address of an employee.

**Reports**  
Quickly find what you are looking for from the Reports page – Active Employees, COBRA Qualifiers, Past Due Payments, and more.

**Help**  
Get detailed help about each of the above categories.

### Contact Us

**Representative:**  
Chris Erickson

**Phone Number:**  
952-435-6858

**E-mail Address:**  
chris@benefitextras.com

## System Messages

The System Messages section displays important information about the status of the site, when your database was last updated, and any errors that you may have encountered while using the site.

## The Queue

The Queue displays individuals and the event associated with them (i.e. New COBRA Qualifier, Address Change, etc.). You may view and delete items in the queue. Each night the items in your queue will be sent securely to Benefit Extras for processing.


## Contact Us

The Contact Us section displays Benefit Extras' contact information.

# Group Info:

## User Credentials

Your User Credentials are used when logging into the system. It is important that you keep this information up-to-date and safe. If you forget your password, you will need a valid email address in order for the system to email you a new temporary password. You may change your password by entering your old password (or temporary password) and then entering your new password.

**User Credentials** 

Change your password by entering your old password and then entering your new password. If you ever forget your password, the system can email you a temporary password to the email address found below.

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**User Name:** BXPres99

**Last Login Date:** 5/28/2013 12:29:46 PM

**Old Password:**

**New Password:**  [?]

**Confirm Password:**

**Email Address:**

## Company Information and Insurance Plan Information

The system uses information on both your company and insurance plan(s) when producing notifications and reports. If you find an error in either of these two sections, please notify Benefit Extras immediately.

**Company Information** 

This is your company information and can only be edited by your administrator. If you find an error, please notify your Administrator.

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**Company Name:** ABC Company


**Mailing Address:** 123 Anywhere

**Address Overflow:**

**City, State and Zip Code:** Minneapolis, MN 55337

**Company Contact:** Jane Doe

**Title:** HR

**Insurance Information** 

Select an insurance plan from the drop-down box to review the plan's information and rates. If you find an error, please notify your Administrator.

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**Plan Name:**  ▼

**Plan Year:** 01/01/2013 to 12/31/2013

**Plan allows conversion:** Yes

**Loss of Dependent Status Age:** 26

**Loss of Student Status Age:** 26

**Rates**  
Note: Rates may exclude administration fees.

Single	2 Party	Family
100.00	200.00	300.00

# Events:

Enter Employee and COBRA related events from the Events page. There are three sections to this page. They are Help, COBRA Qualifying Events and Employee Events.

## I need help with....

Clicking a link under this section will give you more information on that particular topic.

## COBRA Qualifying Events

A 'Qualifying Event' is triggered when an employee, spouse or dependent child has lost coverage from the group health plan for one of the following reasons listed below. Once a qualifying event is experienced, you will need to enter the qualifier's information into the system so that your administrator may produce the necessary notifications.

- Termination of Employment
- Reduction in Work Hours
- Divorce or Legal Separation
- Death of Employee
- Loss of "Dependent" Status

In order to enter a new COBRA qualifier you will need to have available the employee's information, insurance plan information and if applicable the dependent information. This information is collected throughout four separate forms within the website.

If the qualifier was previously entered in the system as an active employee, select their name from the drop-down box. If they are not in the drop-down box, select Not Entered and then click the Go button.

The screenshot shows a web application interface with a header bar containing "Company: ABC Company" on the left and "User Name: BXPRes99 [Logout]" on the right. The main content area is divided into two columns. The left column is titled "I need help with..." and contains a list of help topics: "Entering an employee who is eligible for benefits and needs an initial notice sent.", "Making an address change to an already entered employee.", "Adding a dependent to an employee's health plan.", "Removing an employee and or dependents from the group health plan (non qualifying event).", "Entering a new COBRA qualifier.", "Deleting someone from the queue.", "Changing my password.", and "Creating a report." The right column is titled "COBRA Qualifying Events" and contains an information icon, a description of a qualifying event, and a prompt to select a reason for the event. Below this is a dropdown menu labeled "Select the Reason for the Qualifying Event". Below the dropdown is another section titled "Employee Events" with an information icon, a description of events affecting active employees, and a list of five radio button options: "Produce an Initial Notification for a new employee. [?]", "Rehire an Employee and produce an initial notice. [?]", "Change the address of an employee. [?]", "Add a dependent to the group health plan. [?]", and "Produce a Certificate of Coverage (Vol. Removal From Plan) [?]"

The first page will help you collect personal information on the COBRA qualifier. Complete the page and click the Next button to continue. Depending on the qualifying event, you may be taken to the dependent information page. Enter all the dependents that were enrolled on any of the group health plans at the time of the qualifying event and click the Next button to continue. You will now be asked to complete the insurance plan information. Indicate all the plans that the qualifier and their dependents were enrolled on and click the Next button to continue to the summary page.

Company: ABC Company User Name: BXPRES99 [Logout](#)

## Voluntary Termination of Employment

**COBRA Qualifier Information**

**Section 1: Qualifying Event Reason and Date**  
Please enter the employee's qualifying event date.

Event Reason: Vol. Termination of Employment      Event Date:  [?](#)

**Section 2: Employee's Information**  
Please complete this section with the employee's information.

Social Security #  [?](#)

Last Name

First Name       **Middle Initial**

Gender       Date of Birth

Mailing Address

**Address Overflow**

City

State       Zip

Date of Hire

Benefits Effective Date  [?](#)

Items in Green are optional.

This page is a review of all the information that you entered. Please review the information and when you are sure that the information is correct, click the Save button to send the information to the queue. If you find a mistake click the Back button to correct the error and return to this page to save the information. After saving the information to the queue you may want to print the page for your records. The print button will display after you click Save.

Company: ABC Company User Name: BXPRES99 [Logout](#)

## Voluntary Termination of Employment

Please review the information prior to saving the data to the queue. If you find any mistakes, click the 'Back' button to correct them. After saving the data, you may print a copy for your records.

**Employee's Name: Jennifer Doe**

**General Information:**

COBRA Qualifying Event Reason:	Vol. Termination of Employment
COBRA Qualifying Event Date:	5/31/2013
Mailing Address:	999 Anywhere Street
City, State, Zip:	Anywhere, MN 88888

**Insurance Plan Information:**

Name: Medical Plan	Coverage: Single
Name: Dental Plan	Coverage: Single
FSA Premium:	25.00
Employee Life: 10,000	2.00

**COBRA Qualifiers:**

Jennifer Doe	Social/ID: 444-44-5555
Benefits Start Date: 02/01/2013	Date of Birth: 08/25/1962

## Employee Events

You can administer multiple events from the Employee Events section.

These events are:


- Enter an employee who becomes eligible for benefits;
- Remove an employee from the group health plan without triggering a COBRA qualifying event;
- Add a dependent (spouse or child); and
- Change the address of an employee.

### ***Enter an Employee who becomes Eligible for Benefits***

- COBRA legislation requires General Notices (or Initial COBRA Notifications) be sent to new employees and their covered spouse enrolling on the group health plan. The law states that this document must be sent within ninety-days of their eligibility.
- Begin entering information on the new employee. You will need to enter their Date of Hire and their Benefits Effective Date of the insurance coverage. These dates will be stored and needed when/if the employee or dependent experiences a qualifying event. This data is essential in preparing a Certificate of Creditable Coverage which is required by HIPAA. Once the employee's general information has been completed, click the Next button to continue to the dependent information form.
- If you elect to track dependent information, enter as much information as you have available. These key elements are the dependent's name, the dependent's benefit start date (only needed if different from employee), their birth date, and student status. If the employee does not have any dependents, click the Next button to continue to the insurance information form.
- Select the plan name and coverage type that the employee and his/her covered dependents are enrolled on. Once you have selected the insurance plan information, click the Next button to save and print the entered information.
- The employee's information will be added to the queue.

Company: ABC Company User Name: BXPres99 [\[Logout\]](#)

### Employee Eligible for Benefits

**Employee Information** 

Complete this section with the employee's information.

Last Name <input type="text"/>	Middle Initial <input type="checkbox"/>
First Name <input type="text"/>	Date of Birth <input type="text"/>
Gender <input type="text" value="v"/>	
Mailing Address <input type="text"/>	
Address Overflow <input type="text"/>	
City <input type="text"/>	
State <input type="text" value="v"/>	Zip <input type="text"/>
Social Security # <input type="text"/> <span style="color: green;">[?]</span>	
Date of Hire <input type="text"/>	
Benefits Effective Date <input type="text"/> <span style="color: green;">[?]</span>	

Items in Green are optional.

## Remove an Employee from the Group Health Plan without Triggering a COBRA Qualifying Event

An active employee may ask to remove his/her dependents or themselves from the group health plan. They may have received other group coverage, qualify for state/federal provided benefits or experienced another life event that allows them to make the change. A voluntary removal from the group plan is NOT a COBRA qualifying event and is not required under COBRA. **Performing this function is optional.** Keep in mind, if later it turns out the employee was removing the dependents “in anticipation” of a qualifying event (i.e. divorce), the dependent may be eligible for COBRA coverage.


To notify individuals of their removal from the group plan:

- Select Produce a Certificate of Coverage (Vol. Removal from Plan) option found on the Events page.
- Select the name of the employee who will be removed or whose dependent will be removed from the plan and click the Go button to continue.
- Select the individual or individuals that will be removed from the plan and click the Next button.
- Complete the rest of the required information and then save it to the queue.

Benefit Extras will be notified of the event and will mail a certificate of creditable coverage to the individual that is being removed from the plan. **Since this is not a COBRA event, it will be the Employer’s responsibility to notify the insurance carriers of the termination of coverage.**

Company: ABC Company User Name: BXPres99 [\[Logout\]](#)

### Voluntary Removal From Group Plan

**General Information** 

**Section 1: Employee's Information**

Use this section to enter information on the employee from whom the dependent(s) will be removed. The employee information is important, because it creates a relationship between the dependent(s) and the employee.

Social Security #  [?]

Last Name

First Name  Middle Initial

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**Section 2: Dependent(s) Information**

This section is used to collect data on the dependent(s) that are being removed from the employee's plan(s). The system will collect the dependents name, social and benefits start date on the next page.

Mailing Address

Address Overflow

City

State  Zip

First Day on Benefits  [?]

Last Day on Benefits  [?]

**Items in Green are optional.**

## Add a Dependent (spouse or child)

COBRA requires the plan to provide the initial notice to the covered employee and spouse. Therefore, if at a later date the spouse becomes covered on the plan, the spouse should be sent an initial COBRA notification. On the other hand, a dependent child does not need to be sent an initial COBRA notice when they are added to the plan.

- To add a dependent to an employee's plan, click on Add a Dependent to an Employee's Health Plan, then select the employee from the drop-down box and click the GO button.
- Complete the form to add a dependent to an employee's existing health plan. The form will be pre-populated with the employee's benefit start date. If you do not change the benefit start date from the pre-populated date, the dependent will only be added to the employee's file and a notice will NOT be prepared.
- You will also need to update the insurance plan information to reflect the changes to the plan. After completing the form, click the Save button to save the dependent's information. Once saved, you will have an option to print the form.

Benefit Extras will be notified of the addition of the spouse/dependent and will mail a COBRA General Notice to a spouse that is being added to the plan. **Since Benefit Extras does not provide enrollment services for active employees, it is the Employer's responsibility to submit the enrollment/change form directly to the insurance carrier(s).**

Company: ABC Company User Name: BXPRES99 [\[Logout\]](#)

### Add a Dependent to an Employee's Health Plan

**Dependent Information** ?

Use this form to add a Dependent/Spouse to an employee's file. If you are adding a spouse and the spouse has not been notified of their initial COBRA rights (required by law), be sure to change the benefits effective date and the system will produce an initial notification for them.

You are adding a dependent to Jane Doe's health plan.

What type of Dependent are you adding? Spouse ▼

Name (First / Last)

Social Security Number  [?]

Date of Birth

Benefits Effective Date 03/01/2013 [?]

Full-Time Student ▼

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Items in Green are optional.

#### Change the Insurance Plan Information

Update the insurance plan information to reflect the change in coverage.

Medical: Medical Plan ▼      Coverage: Two Party ▼

Dental: Dental Plan ▼      Coverage: Single ▼

Vision Plan

Cancel      Save



## Change the Address of an Employee

A good way to ensure that essential COBRA information is received by your employees is to keep their personal information up-to-date. Using this form to update an employee's information does not trigger any COBRA related events. To change an employee's address, click on Change of Address, then select the employee from the drop-down box and click the GO button. The employee's general information will be displayed, allowing you to edit the following fields:

- Last Name
- First Name
- Middle Initial
- Date of Birth
- Gender
- Mailing Address
- Address Overflow
- City State and Zip

Once you have made your changes, click the Save button to send the information to the queue. After saving the information, you will have the option to print the changes.

Company: ABC Company User Name: BXPRES99 [Logout](#)

### Address Change

#### Employee Information ?

A good way to ensure that essential COBRA information is received by your employees is to keep their personal information up-to-date. Note: Updating the employee's information will not trigger any COBRA related events.

Last Name	<input type="text" value="Doe"/>	Middle Initial	<input type="checkbox"/>
First Name	<input type="text" value="Jane"/>	Date of Birth	<input type="text" value="1/1/1963"/>
Gender	<input type="text" value="Female"/>		
Mailing Address	<input type="text" value="345 Anywhere Street"/>		
<b>Address Overflow</b>	<input type="text"/>		
City	<input type="text" value="Anywhere"/>		
State	<input type="text"/>	Zip	<input type="text" value="23456"/>
Social Security Number	<input type="text" value="XXX-XX-6666"/> (Last 4 digits shown)		
Date of Hire	<input type="text" value="2/1/2013"/>		
Benefits Effective Date	<input type="text" value="3/1/2013"/>		

**Items in Green are optional.**

# Reports:

The Reports page allows you to run reports with information that Benefit Extras has entered or information that they have imported from My TPA Online. For example, if you have entered a new COBRA qualifier and that qualifier is still in the queue, than that qualifier will not yet show on the COBRA Qualifying Event Report. Once your administrator imports the information, it will then be available online. You can check the date your data was last updated from your Dashboard.

To run a report, follow these instructions:

- Select the name of the report from the 'Select Report' drop-down box.
- Select the time-frame that you would like the report to be run (if applicable).
- Select how you would like the report to be sorted.
- Click the GO button to create the report.

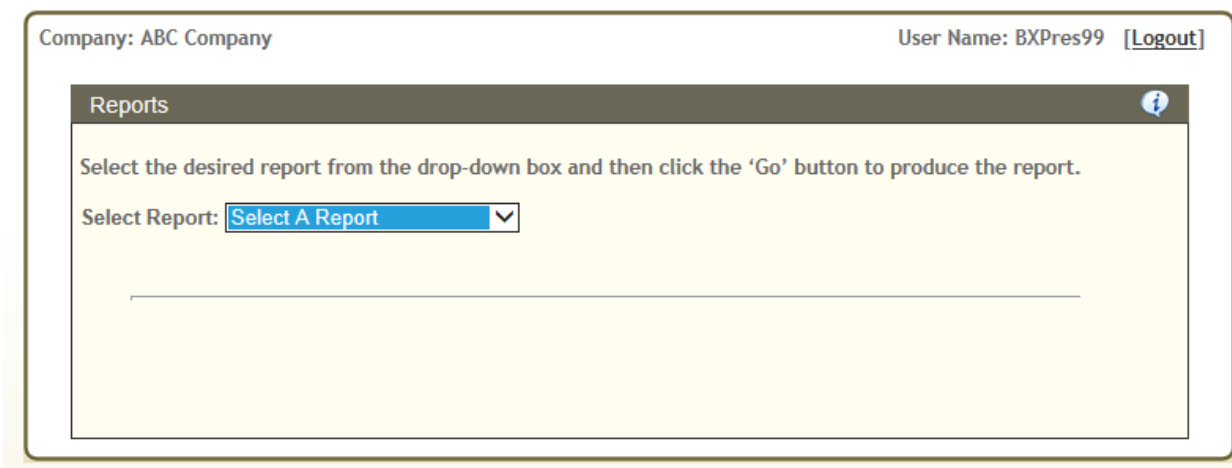
The report will be displayed on the screen.

If you would like to print the report click the Printer icon at the top of the report. A printer-friendly formatted report will be displayed in a new window. You may also save the report data to a CSV file that can be opened in MS Excel. Click the CSV icon to save the file to your computer.

Available reports include:

- Initial Notice Report
- Qualifying Event Report
- COBRA Tracking Report
- Paid through Report
- Past Due Report
- COBRA Termination Report
- Insurance Enrollment Report

If there is a report that is not included on the online portal that you need for reconciliation, please contact Benefit Extras, and if the report is available outside of the online portal, we can set up a schedule to email it to you on a monthly basis.



The screenshot shows a web interface for generating reports. At the top left, it displays "Company: ABC Company". At the top right, it shows "User Name: BXPres99" with a "[Logout]" link. Below this is a "Reports" section with a dark header and a light background. Inside the section, there is an instruction: "Select the desired report from the drop-down box and then click the 'Go' button to produce the report." Below the instruction is a "Select Report:" label followed by a dropdown menu currently showing "Select A Report". There is a horizontal line below the dropdown menu.

# Review of COBRA Procedures & Month End Reports

**IMPORTANT:** In order to provide you with efficient COBRA administration, it is extremely important that Benefit Extras be provided complete and accurate information in a timely fashion. Your thorough review of all submitted forms/correspondence is greatly appreciated!!

It is recommended that you audit your COBRA monthly activity reports against the monthly billing statements received by your insurance company(s) each month to ensure accurate enrollment of COBRA participants, including termination of COBRA coverage. Most insurance companies will only credit premiums for the current and previous month, so it is important that you notify our office IMMEDIATELY of any discrepancies. Benefit Extras will not be held responsible for any inaction by the employer or the insurance company.

- Track all New Hire Notifications & COBRA Qualifying Events you have throughout the month and verify against the attached **COBRA GENERAL NOTICE REPORT** and **COBRA QUALIFIER ELIGIBILITY REPORT**. If an individual is not on the report, please contact our office immediately to confirm we received the information. Forms sent the last week of the month may not show up until the following month.
- Benefit Extras will terminate coverage(s) with the insurance carrier(s) during the qualifier's 60-day election period (unless a different arrangement is in place; i.e. employer terms on-line, self-accounted billing arrangements, etc.). While terminating coverage(s) is a value added service provided to our COBRA clients, Benefit Extras will not be held responsible for any inaction by the employer or the insurance company.
- Under COBRA, premiums are based upon the rates the group is charged for active employees plus a small administration fee (in certain situations the administration fee will not apply). We recommend you periodically review the Insurance Information under the Group Information section to ensure its accuracy. To avoid errors in billing, it is extremely important that the carriers and rates shown within this section match your current in force carriers and rates. Any discrepancies should be reported to our office immediately.
- Upon receiving a COBRA Continuation Coverage Election Form and the initial premium payment, Benefit Extras reinstates the coverage(s) with the insurance carrier(s). COBRA participants will be reflected on the attached **COBRA TRACKING REPORT**. Please review the monthly billing statements received by your insurance company(s) to confirm these individuals are enrolled as COBRA participants.
- COBRA participants are required to pay the full cost of continuation coverage. Benefit Extras applies payments as they are received and remits the checks to the employer on a weekly basis. The **PAID THROUGH DATE** and **PAST DUE REPORT** provide the status of a COBRA participant's payment record. You need to verify that the amount we are collecting and the amount you are being billed by the insurance company are the same (less the 2% administration fee, if applicable). Any discrepancies should be reported to Benefit Extras immediately.
- COBRA coverage may be terminated for various reasons; i.e. nonpayment of premium, voluntary request by participant, exhaustion of continuation period, etc. If an individual's COBRA coverage has been terminated, Benefit Extras will notify the insurance carrier/applicable party. These individuals will be reflected on the attached **COBRA TERMINATION REPORT**. Please review the monthly billing statements received by your insurance companies to be sure that you are no longer being billed and any retro premium credit has been applied. Any discrepancies should be reported to Benefit Extras immediately.
- The **INSURANCE ENROLLMENT REPORT** provides an employee listing by plan as to who is enrolled and their current status. Please note the information contained in this report will only include individuals who have been entered into the COBRA system and therefore may not be an all-inclusive enrollment report.

**Any questions regarding COBRA should be directed to:**

**BENEFIT EXTRAS, INC.**

**P.O. BOX 1935**

**BURNSVILLE, MN 55337**

**PHONE: 952-435-6858 (toll-free 1-866-435-6858)**

**FAX: 952-435-8435 (toll-free 1-800-886-8793)**

# Help:



## HIPAA and Safe Computing:

It is important for the integrity of the data stored on our server to maintain certain system-wide policies. Below you will find information on some strictly enforced policies and some recommended procedures.

### ***What we have put in place:***

- A procedure for password assignment.
- A procedure for password change management.
- A policy that explicitly forbids sharing of password and sign-in information.
- A policy that states that access logins and passwords must be assigned individually; system managers must be able to determine and document accountability (who is doing what to data and when).

### ***What you should do:***

- Change passwords on a regular basis.
- Establish trust through an effective login and password policy.
- Logins and passwords must be adequate to verify an individual's identity and that they must be changed routinely. Under no circumstances should passwords be shared or given out.
- Unique User IDs are required: Individuals must be assigned and use a unique User ID. The password cannot be the same as the User ID.
- Logoff when system is not in use.

### ***Secure Sockets Layer (SSL)***

My TPA Online uses a Secure Sockets Layer to encrypt and protect data transferred over web pages. A SSL Certificate stored on our server contains a public key and a private key. A public key is used to encrypt information and a private key is used to decipher it. When a browser points to a secured domain, an SSL handshake authenticates the server and the client and establishes an encryption method and a unique session key.

### ***Encrypted Social Security Numbers***

My TPA Online uses encryption when storing social security numbers on our server. Encrypting all social security numbers adds an extra layer of protection on top of SSL.