



Blue 
Cross of Idaho

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COBRA ADMINISTRATION



You think about
managing
employee turnover.



WE THINK ABOUT
ADMINISTERING YOUR
COBRA BENEFITS

The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows previously-employed individuals and their eligible dependents to temporarily continue receiving their group's healthcare coverage, at their own cost.

While the extended healthcare coverage benefits former employees, managing COBRA programs can be cumbersome for employers. However, Blue Cross of Idaho can help alleviate the stress of COBRA administration, and save employers time, money and resources.*

Because Blue Cross of Idaho already manages your employee healthcare plan, we're perfectly positioned to handle the tasks that come with providing coverage to personnel after they leave the workplace.

**Among other duties,
Blue Cross of Idaho's COBRA
administration services include:**

- Informing new members of their COBRA rights
- Sending notices, forms and other paperwork related to COBRA enrollment
- Enrolling and terminating participants as necessary
- Premium collection
- Adhering to new or changing federal COBRA guidelines
- Researching COBRA related legal questions
- Managing special-case scenarios and updating your account accordingly

**Employers with 20 or fewer employees on a typical business day within the prior calendar year are exempt from COBRA regulations*



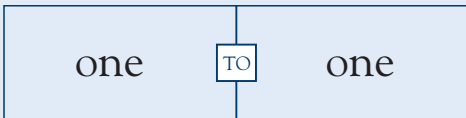
Rates

Blue Cross of Idaho's COBRA administration rates vary depending on the number of insured employees under an employer's specific group plan. Refer to the chart below for specific rate information.

Number of Insured Employees	Monthly Group Fee
Less than 40 contracts	\$60/mo. flat rate per group
40 to 99 contracts	\$1.50 per contract
100 to 499 contracts	\$1.25 per contract
500 to 999 contracts	\$1.00 per contract
1000 or more contracts	\$.85 per contract

Please note we will break out the COBRA administration billing for small-groups (less than 40 contracts) on monthly statements. However, for larger groups, we will incorporate the cost into the total due and not break out the charge as a separate line item.

For more information about rates, or how Blue Cross of Idaho can help ease the stress of handling your company's COBRA administration, speak with your independent broker, Blue Cross of Idaho account manager, or call 800-365-2345.



It's a ratio that most accurately
represents our dedication
to unparalleled customer service
and to you, our number-one priority.



3000 East Pine Avenue
Meridian, Idaho | 83642-5995
Mailing Address: P.O. Box 8406
Boise, Idaho | 83707-1408
800-365-2345

Visit our website at bcidaho.com