

CONTINUATION PROGRAMS

COBRA

State Continuation

Leave of Absence

Reduce Liability and Administrative Burden

Continuation of health insurance coverage should be handled efficiently and accurately. Understanding and administering federal requirements can be an exhausting process for an employer and penalties of noncompliance can be costly. As a result, more and more employers are looking for alternatives to self-administration.

An experienced third-party administrator can save time and money by eliminating administrative hassle and expensive penalties. Acclaim Benefits has a proven history of reliable, efficient service, accurate and thorough documentation, strict adherence to law, and a flexible approach to serving our clients for the following continuation programs:

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) provides certain former employees, retirees, spouses, former spouses, and dependent children the right to temporary continuation of health coverage at group rates for limited periods of time under any of the following circumstances:

- Voluntary or involuntary job loss
- Reduction in hours worked
- Transition between jobs, death, divorce, and other life events

State Continuation

Continuees have the right to use State Continuation in conjunction with COBRA. This combination (when applicable) may be a better alternative than COBRA alone. Employers protect themselves by properly administering this program in cases where insurance companies cannot be relied upon.

Leave of Absence

Administering the various Leave of Absence types is a time-intensive business necessity and must be coordinated with various regulations. Acclaim Benefits administers the following Leave of Absence types:

- Short Term Disability (STD)
- Long Term Disability (LTD)
- Family and Medical Leave Act (FMLA)*
- Worker's Compensation
- Personal Leaves

*Services limited to premium collection, unless COBRA applies.

Recordkeeping and Administration

At Acclaim Benefits, our administration services are structured for each client to incorporate all requirements, whether emanating from federal or state laws. We work with employers to ensure the unique requirements are met.

Our comprehensive package of recordkeeping and administration services include:

- Implementation
- Management of COBRA elections and premium payments
- Coordination with carriers
- Compliance services
- Acclaim Academy compliance seminars
- Regulatory updates
- Dedicated service team

Service Features

- 24/7 online account access
- Toll-free call center and customer service e-mail
- Secure employer portals

Acclaim Benefits Delivers

- All COBRA required notices
 - General Notices
 - Qualifying Event Notices
 - Rate and Benefit Change Notices
 - Payment Shortfall Notices
 - Notice of Unavailability
 - Termination Notices
- Open enrollment / election materials (election packet)
- Payment coupons and reminders
- Eligibility communication
- HIPAA Certificate of Creditable Coverage (if applicable)

Our flexible administrative services allow coordination of continuation with other arrangements, such as severance agreements, special rates, etc.

Acclaim Benefits has administered continuation programs since 1987, and our employees have an average tenure of 10 years. They know COBRA law backward and forward, and are well equipped to handle even the most unique situations. The continuation team members at Acclaim Benefits are certified by HRcertification.com and are committed to maintaining their knowledge through seminars and other continuing education.