



Administrative Solutions Inc.

COBRA

Consolidated Omnibus Budget Reconciliation Act

**Administration
Proposal**

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ASI

The ASI Story

ASI Administrative Solutions, Inc. is a highly regarded Third Party Administrator specializing in group benefits. ASI was formed June of 2001.

ASI has positioned itself to be an all inclusive TPA for employers of all sizes and is innovative in providing solutions to employee benefit plans. ASI offers services for Insurance Billing and Capitation Programs, Medical Expense Reimbursement Plans (MERP), Health Reimbursement Arrangements (HRA), Self Funded Dental and Vision Plans, COBRA Administration, Section 125 Plans (FSA), Consolidated Billing, FMLA Billing and Voluntary Benefits

ASI prides itself on outstanding customer service and its success at implementing administrative strategies to meet the growing demand of employer's rising cost. What has been most advantageous to their vast client base is ASI's ability to maintain, reduce and create significant savings through innovative approaches to the employers health and benefits.

ASI Leadership Team

<u>Name:</u>	<u>Position:</u>	<u>Industry Years:</u>
Barry Maas	President	11
Christina O. Castro, RHU CLTC	Vice President	21
Michelle Martynuik	COBRA Department Lead	5

Leadership Biographies

Barry Maas, President

Bachelor of Science Degree, Business Administration with an Accountancy Option, California State University, Fresno. Barry has an accounting background working in a law firm for over ten years in payroll, accounts receivable including financial preparation and analysis and budget preparation. Barry started ASI in 2001 with 2 employees as he saw a need for a local TPA administering high deductible health plans and COBRA administration.

Christina O. Castro, Vice President

Christina is a certified COBRA administrator, a Registered Health Underwriter and has her certification in Long Term Care. She has been in the Third Party Administration business for over fifteen-years and most recently worked as a consultant for a local broker's office. Christina is the past President of the Central California Association of Health Underwriters and is a member of the International Foundation of Employee Benefits, the Employee Benefit Institute of American and is on the Board of Directors for the California Department of Insurance Education Committee and the Greater Fresno Chamber of Commerce Governmental Affairs Committee.

Michelle Martynuik, COBRA Department Lead

Michelle has been with ASI since 2006 working in our COBRA department for about a year before moving to our Flex Department. In 2009 Michelle went back to our COBRA department as our lead and has gained her COBRA experience from working with COBRA everyday and attending COBRA compliance seminars and meetings. Michelle has recently been praised for her leadership skills with her staff and for the changes in her department to meet the needs of our clients. Michelle is now conducting our internal COBRA training for all new hires and for our quarterly COBRA training.

COBRA Administration

About COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) was passed to temper the increasing rate of uninsured Americans. The continuation requirement forces employers to offer insurance continuation to anyone who would otherwise lose coverage due to a qualifying event. Qualifying events include: Termination of employment or reduction in hours, divorce or legal separation, death of covered employee, covered employee becomes eligible for Medicare, dependent ceases to be eligible as a dependent and employer's filing of a bankruptcy proceedings.

ASI administers COBRA benefits for employer groups who prefer to outsource the administrative duties to an administrator that can handle the day-to-day functions required under COBRA.

Under COBRA, employers must provide written notification to all covered employees and their dependents of their rights under COBRA. This notification of rights must be provided (1) upon inception of coverage, (2) in the summary plan description and (3) upon the occurrence of a qualifying event.

Proposed COBRA Services

Administration of Mandatory Notices Required Under COBRA

ASI requires our COBRA staff to attend COBRA compliance seminars annually to keep up to date on regulatory procedures.

COBRA Tracking

ASI uses COBRApont software which automatically tracks all notices, correspondences and will automatically issues COBRA notices as required.

COBRA Letters and/or Termination of COBRA

COBRApont provides updated letters to qualified beneficiaries based on the event.

Coupon Book and Premium Collection

ASI provides all COBRA Participants a coupon book to submit the carrier premiums to ASI monthly

COBRA Support

ASI Provides COBRA Updates to Employers. We remains on top of upcoming changes to the proposed or final regulations and we pass this information on to our clients.

ASI Continuously Updates Services to Incorporate COBRA Changes

Our software provides updates as needed. In the event of a change in the administration, our client are notified if the change affects any administrative changes to their group.

COBRA Administration

Specialized COBRA Services

- ◆ Audit Current COBRA Events
 - ◆ Initial Notifications sent to all new hires
- ◆ Welcome Letter to all qualified beneficiaries notifying them of the change in administration.
 - ◆ Coupon Book sent to all COBRA continuants.
 - ◆ Qualified Beneficiary acknowledgement of current information.
 - ◆ Employer training for on-line access COBRApoin
- ◆ Confidentiality and Privacy of any information received by the employer or qualified beneficiary.
 - ◆ Communication to employer of any known issues during the takeover process.

ASI's Commitment

ASI never takes the position that we know everything about COBRA. COBRA is never black and white and this is why we contract with many legal professionals to provide guidance in areas that may not be the day to day occurrences. Our goal is to provide the correct information and recommendations based on our many years of experience with COBRA.