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# Agency news

ADDRESSING THE NEEDS OF OUR CLIENTS

*A relationship with our agency may be more valuable than you think.*

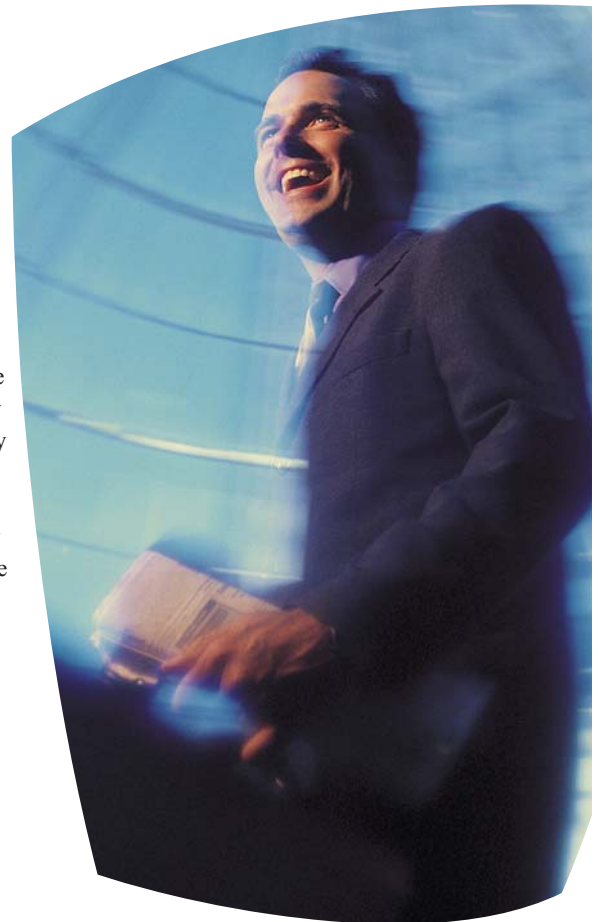
## Did You Know?

As part of the excellent service our agency provides our clients, we would like to introduce you to a solution to a critical, but often overlooked human resource issue. And best of all, it's free!

Through our partnership with *CobraAid* ([www.cobraaid.com](http://www.cobraaid.com)), a leading provider of COBRA support to small employers, clients of our agency enjoy **free** up-to-date COBRA manuals, COBRA notices in *Word* format, unlimited e-mail support for your COBRA questions, and use of *CobraAid's COBRA Notice-in-a-Minute Software*.

We know how difficult COBRA compliance can be for most employers. In fact, as many as 90% of all U.S. employers fail to properly notify employees and ex-employees of their COBRA rights. COBRA outsourcing may be an option, but it can be expensive. Many COBRA software programs are cumbersome and difficult to use. We believe that's the reason 90% of all companies are out of compliance with COBRA.

The good news is that for our clients, COBRA compliance is easy--and free!



## COBRA: THE LAW

COBRA is a federal law that requires companies who employed 20 or more full or part time employees during 50% or more of the business days in the preceding year to offer certain individuals the opportunity to continue coverage under the group health plan for eighteen to thirty-six months (depending on the type of qualifying event).



# COBRA FINES AND NOTICE REQUIREMENTS

*Has your company sent a General COBRA Notice to all newly covered employees?*

Fines of up to \$110 per day per qualified beneficiary may be imposed for COBRA violations.

Plan administrators have the duty to provide a number of COBRA notices to covered employees and dependents.

- Initial/General Notice.
- Qualifying Event Notice (for termination of employment, divorce, etc).
- Notice of Unavailability.
- Notice of Early Termination of COBRA.

To take advantage of this valuable service, call or e-mail us with your Company Name, Contact Name and E-Mail address. *CobraAid* will follow up with a Welcome *e-mail* that contains a password and username to the *CobraAid* website where you can print or download COBRA notices, ask COBRA questions, and download easy-to-use COBRA software.

*CobraAid is not engaged in the rendering of legal advice. CobraAid will not share client e-mail addresses with any third party.*

**GET STARTED TODAY**



Contact us today to take advantage of this valuable service. Remember, *CobraAid* charges no fees of any kind to clients of our agency.

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