



About Infinisource

In 1986, the world of employee benefits changed dramatically with the passage of COBRA. Infinisource, then known as COBRA Compliance Systems, Inc., was founded to assist employers and insurance professionals with the complications and burdens of COBRA administration. With Infinisource, you receive more than an administrator shuffling required paperwork. First and foremost, you are teaming up with one of the most highly recognized research and compliance specialists in the nation.

Infinisource has a national reputation as one of the foremost authorities on COBRA—offering complete COBRA management service for companies in need of a cost-effective compliance solution. Currently, Infinisource performs daily administrative services for more than 14,500 employers in 48 states, including a number of HMOs and TPAs. Infinisource is in an excellent position to understand and to help prevent the problems employers face on a daily basis with COBRA, HIPAA, FSA, HRA and HSA administration. We also offer Premium Billing and Enrollment and Eligibility services.

The Research and Development Department monitors IRS and DOL web sites on a daily basis to ensure our access to changes and updates to employee benefit laws are timely and well researched.

In addition to our on-staff Chief Compliance Officer, Infinisource retains two premier ERISA law firms as part of its research team in addition to our contacts at the Treasury and Labor Departments. This commitment to research and development of strong, consistent procedures has protected our clients from compliance failures since 1986.

The Customer Response Team handles an average of 5,000 telephone calls each week. It comes down to our business priorities; here at Infinisource, our No. 1 priority is people—whether it's a Customer Service Representative answering our phone, a client calling with technical questions or a plan participant calling about premium payments, people are where it all starts for us. Our exceptional customer service has led to a 94 percent client retention rate over the last 19 years.



Infinisource COBRA Administration

What proper COBRA administration, backed by exceptional customer service, means to you:

- **Protection** – Our product is *100% Compliance*. Nothing less. And it's backed by our service agreement, which offers the best protection in the industry. IRS and DOL penalties for COBRA violations are high. Getting sued for a COBRA mistake costs even more. It only takes one incorrect, out-of-date, late or unsent notice to cause a big problem. Nothing else matters if you're not fully protected.
- **Convenience** – Our *COBRA Online* reporting system was designed by us, for you. It is simple, quick and easy to use. Please ask for a demo!! If you prefer, you may report via Electronic Data Transfer (please ask for specifications).
- **Support** – When you need us, we're there. Our Customer Response Team is available from 8:00AM - 8:00PM ET, Monday through Thursday and 8:00AM - 6:00PM ET on Friday. And when you call our main number, a human being will actually answer the phone! We pledge to be aware each moment so that our focus is on service.....realizing its ultimate value to our clients and the rewards it brings.
- **Peace of Mind** – Is COBRA your only responsibility? Is it even one of your favorite responsibilities? We think we know your answer. COBRA is a complex, dangerous requirement for employers that have to comply. Letting Infinisource handle it allows you to focus on your primary business functions.



How our COBRA service works

What the client does –

- Report COBRA Activity online or via EDT (EDT specifications available)
- Review reports provided by Infinisource
- Communicate adds/deletes/changes to carriers
- Update plans and rates when necessary

What Infinisource does –

Notifications

- Send General Notice to new enrollees
- Send Qualifying Event Election Notice to qualified beneficiaries
- Send Notice of Unavailability when required
- Send Extension Notice when required
- Send Conversion Notice when required
- Send Early Termination of COBRA Notice when required
- Send Expiration Notice
- Multiple notice formats available for specific client needs
- Spanish version of standard General and Qualifying Event Election Notices available
- Introductory paragraph available in 18 other languages

Premium Collection

- Send welcome letters to existing COBRA participants
- Receive COBRA elections
- Invoice and receive COBRA premiums
- Remit premiums to client or carrier (based upon notification to Infinisource of carrier's approval)
- Send Insignificant Underpayment Notice
- Report to client to add/delete COBRA participants
- Report provided to client requesting updated plans and rates
- Take phone calls and answer questions from ex-employees

Reports

- Participant Status Report (Monthly summary of all COBRA activity)
- Daily Status Change Report (Report indicating any adds/deletes)
- Premium Remittance Report (Monthly summary of premiums billed/received/remitted)
- Online reports available for events submitted and notices sent
- Reports available for multiple locations

Documentation

- Written procedures provided online including tutorial
- Maintain federally mandated COBRA documentation
- Provide annual IRS/DOL Audit Kit which documents all activity for each year

Customer Support

- Customer Response Team comprised of highly trained, certified COBRA experts
- Toll free customer/QB support M-TH 8:00AM-8:00PM, F 8:00AM-6:00PM ET
- 24/7 access to our website for reporting, resources, e-mail communication
- Multi-lingual customer support
- Monthly newsletter – *Legislative Review* provided online

Research

- Monitor COBRA regulations and legal opinions, ERISA attorney on staff
- Immediate notification of relevant changes and announcements online through *The Source*