

The Combined Services LLC Difference

We are happy to provide you with this Combined Services LLC (CSLLC) COBRA Compliance Administration Service as part of your Vermont State Dental Society endorsed Vermont Blue Cross Blue Shield Health Plans.



Combined Services LLC Plan Highlights

COBRA eligible products include:

- Medical Insurance
- Dental Insurance
- Health Reimbursement Accounts (HRA)
- Health Flexible Spending Accounts (HFSA)
- Vision Insurance

We can work directly with your insurance carrier(s)*

- Combined Services LLC sets up a COBRA Division with cooperating Insurance Carriers.
- COBRA Division set-up allows the COBRA Beneficiary to be removed from the Employer's bill.
- COBRA Beneficiary is then billed directly by Combined Services LLC for premium(s).
- Insurer(s) receive payment from Combined Services LLC for COBRA Beneficiary.
- COBRA Beneficiary will be reinstated or terminated based on payments received by Combined Services LLC for each coverage period.
- Process protects employer from paying claims for a COBRA Beneficiary who has not remitted premium for a given coverage month.

*A limited number of carriers do not have the capability to bill Combined Services LLC directly for COBRA participants.

We send Notices of Right to Elect COBRA Continuation of Coverage daily

- Notices of Right to Elect COBRA Continuation Coverage are sent to Qualified COBRA Beneficiaries typically within three to five business days from employer notification of qualifying event to Combined Services LLC.
- Notifications to Qualified COBRA Beneficiaries can be sent via email if Combined Services LLC is provided with valid email address.
- If a Qualified COBRA Beneficiary moves and the notification is returned to Combined Services LLC, the address will be updated and the notification will be resent.

We accept ACH payments on-line from COBRA Beneficiaries

- Convenience of simple and secure on-line payments.
- On-line Payment method is at no additional expense to employer.

If you have any questions regarding this proposal, please feel free to contact your Combined Services LLC Representative. Again, thank you for considering Combined Services LLC as your COBRA Compliance Administration provider.

15 North Main Street, Suite 300
Concord, New Hampshire 03301
Phone: 603 227-2020
Fax: 603 224-4256

 **Combined Services LLC**
EMPLOYEE BENEFITS
www.combinedservices.com

Vermont State Dental Society

Combined Services LLC (CSLLC) will administer COBRA and New Hire Notices for all Vermont State Dental Society (VSDS) dental practices covered under the Society endorsed Vermont Blue Cross Blue Shield Health Plans.

COBRA Process Flow

COBRA Compliance Administration includes medical, dental, HRA, vision and medical flexible spending benefits offered to your current active employees. The process flow for COBRA is below:

Dental Practice Responsibilities

- Remit Employers Notice to Plan Administrator to CSLLC within 30 days of Qualifying Event (dental practice) via email/fax/mail.
- Terminate participant off active benefits (dental practice)

Combined Services LLC Responsibilities

- CSLLC will send COBRA Notice to participant typically within 3-5 working days (legally must be completed within 14 days)
- Participant has 60 days from the date the COBRA Notice was mailed to remit the Election Agreement
- Within 2 days of receipt of Election Agreement an invoice will be mailed to participant. The participant has 45 days from the date the Agreement was signed to remit initial invoice payment.
- Participant will be reinstated or terminated based on payments received by CSLLC for each coverage period. CSLLC invoices a month in advance, ie on December 1 for January coverage period. If payment for January coverage period is not received by January 1, the participants' coverage is terminated. Once payment has been received, the coverage is reinstated with the carrier(s).
- CSLLC will receive an invoice from the BCBSVT for all COBRA participants enrolled.
- The invoice will be reconciled based on receipts with premium being remitted directly to BCBSVT.
- All other receipts (for coverages other than medical insurance) will be reimbursed back to the dental practice.

New Hire Process Flow

The New Hire Notice is a document required to be provided to all newly hired employees as they become eligible for benefits with the dental practice. The process flow for the New Hire Notice is below:

Dental Practice Responsibilities

- Remit Employers Notice to Plan Administrator to CSLLC within 30 days of the participants becoming eligible for benefits via email/fax/mail.
- Add participant to active group based on enrollment forms received.

Combined Services LLC Responsibilities

- CSLLC will mail the New Hire Notice to the participant within 3-5 working days.

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