

Providing Employers with Solutions For Managing Pennsylvania's Mini-COBRA



A HIGHMARK COMPANY

MINI-COBRA ADMINISTRATION IS PROVIDED BY HM BENEFITS ADMINISTRATORS, A DIVISION OF HM INSURANCE GROUP.

In the fast-paced world of today's business, employers often need to focus their efforts on remaining competitive. That leaves little time and resources for keeping up with the complexities that mini-COBRA compliance brings. With HM Insurance Group's mini-COBRA services, employers are supported with comprehensive, cost-effective mini-COBRA solutions. We ensure the proper notification letters and forms are sent in the mandated timeframes. In addition, we bill mini-COBRA participants, collect premiums and coordinate elections and terminations with carriers.

The HM Insurance Group offers employers a trusted partnership that they can rely on to manage the ongoing demands of mini-COBRA administration. We bring administration, compliance and service expertise together to create successful employer relationships designed to make what can be a complex process easier. We give employers the opportunity to focus resources on their core business strategies and bottom-line production.

Service Features:

- Flexible processes and systems with Web-based tools to securely access and send real-time account information
- Experience with Federal COBRA since the law's inception
- Document archiving feature to meet compliance challenges
- Dedicated account managers and client service representatives providing prompt and courteous customer service
- Account-friendly monthly reporting, allowing participation to be monitored

General Terms of Mini-COBRA Administration:

(available only for groups with Highmark health insurance)

Pricing:

- \$100 one-time set-up fee
- \$35 monthly maintenance fee (month-to-month)
- \$12.50 per mini-COBRA Notice
- \$10.00 per Invoice

If group renews Highmark's health and mini-COBRA for one year, same rates apply with no set-up fee.

The Mini-COBRA administrative fee (that is, the 5% additional charge that can be added to the group rate) is not retained by HM Insurance Group and will be remitted back to the employer, offsetting the mini-COBRA administrative pricing.

Employer responsibilities:

Employers are required to notify their mini-COBRA administrator within 30 days of the mini-COBRA qualifying event.

Sign-up guidelines:

HM Insurance Group requires 10-business-day written notification of intent from the employer to commence mini-COBRA administration. Earliest effective date: August 1, 2009.



HM BENEFITS ADMINISTRATORS

ACKNOWLEDGEMENT OF INTENT TO CONTRACT MINI-COBRA SERVICES

Please complete, sign and fax to 412-544-0192.

CONTACT INFORMATION

Company Name: _____

Company Address: _____

Effective Date of Mini-COBRA Administration: _____

PRIMARY CONTACT

Name: _____

E-Mail Address: _____

Telephone: _____ Area Code _____ Fax: _____ Area Code _____

HIGHMARK CONTACT INFORMATION

Client Manager Name: _____

Telephone: _____ Area Code _____

Producer Company Name: _____

Agent Name: _____

Telephone: _____ Area Code _____

HIGHMARK PREMIUM INFORMATION – PLEASE ENTER RATES AT 100%

ACTIVE GROUP NUMBER	INDIVIDUAL RATE	EMPLOYEE/SPOUSE	EMPLOYEE/CHILD RATE	EMPLOYEE/CHILDREN RATE	FAMILY RATE

ACKNOWLEDGEMENT OF INTENT

Upon receipt of this signed and completed form by HM Insurance Group, I hereby acknowledge my intent to contract with HM Insurance Group to perform mini-COBRA administration. This acknowledgement will initiate the set-up process.

Completed by: _____ Signature _____ Date: _____

Print name: _____