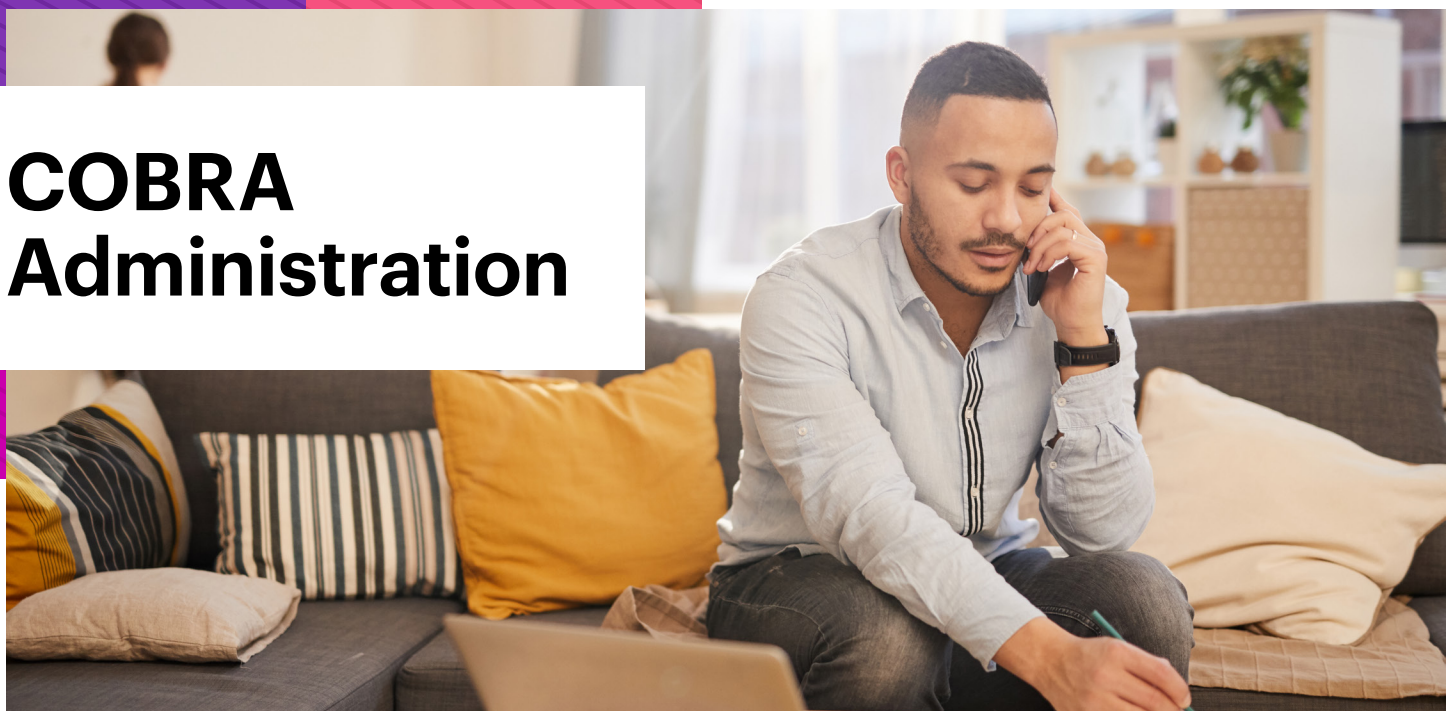
COBRA Administration



COBRA coverage allows qualified beneficiaries the right to maintain group health benefits when coverage would otherwise be lost due to a qualifying event. Navigating the complex IRS and DOL requirements for COBRA can be daunting, and IRS penalties can exceed $200 per day for each participant that doesn't receive COBRA notification.

WTW offers an administrative solution that provides required notices and communications, premium collection and accounting, and banking arrangements for COBRA continuation.

WTW COBRA Solution

Offering COBRA administration
since 2006

200,000+
active and pending COBRA participants

90+
COBRA clients

900,000
COBRA qualifying events processed per year

100%
success rate for coupons/payment SLA

1.5 million
documents generated per year

Why WTW?

Powerful Technology Platform

- BenefitConnect | COBRA is a multi-client version of BenefitConnect designed for the unique requirements of COBRA administration
- Employers have 24/7 access to the web administration tool
- Self-service is available 24/7 from any device for particpants to make their initial COBRA election, process ongoing life events and annual enrollment

Unparalleled COBRA and Regulatory Compliance Expertise

- Expertise in handling COBRA compliance and administration
- Total commitment to accurate and timely processing of COBRA events

Dedicated, Responsive Customer and Client Service

- Customized support for unique COBRA administrative requirements such as eligibility, second qualifying events, disability extensions and Tier I eligibility appeals
- Dedicated, experienced service center team
- Dedicated COBRA Service Center and support in multiple languages for participants

Premium Processing Simplified

- Participants send premiums to a secure lockbox
- Participants may also make one-time ACH payments and recurring electronic payments
- Daily processing of payment files and reconciliation of shortfalls in compliance with COBRA rules
- Refund processing on behalf of clients

About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.

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