

# COBRA Administration



Anuvi COBRA — Complete Service & Pricing Details

## Rate Sheet | PEPM: Per Benefits Enrolled Employee Per Month

Tier	Enrolled Lives	Monthly PEPM Rate
1	10 – 75	\$1.00
2	76 – 150	\$0.90
3	151 – 300	\$0.80
4	301 – 500	\$0.70
5	500+	\$0.65

### All of the Following — Included in Your PEPM

- ✓ All DoL Required COBRA Notices (all event types)
- ✓ COBRA Open Enrollment Administration
- ✓ Ben Admin & HRIS EDI Integrations
- ✓ Dedicated Account Management
- ✓ Customer Service & Participant Support
- ✓ Monthly Premium Remittance & Reporting
- ✓ Administrative Dashboard & Portal Access
- ✓ Online & Mobile Payment Administration
- ✓ Audit Log of All Communications
- ✓ COBRA Decision Support – Offboarding Concierge
- ✓ Next-Day Qualifying Event Notification
- ✓ Pre-Termination Registration Packets

### Additional Notes

• Anuvi tracks Benefits Enrolled Employees via our data integrations — you are charged the exact amount each month, automatically.

• No hidden fees: no setup fees, no implementation fees, no monthly minimums, no overage fees (including in the case of a RIF), and no renewal fees.

• Anuvi charges a standard 2% administrative fee to COBRA participants, included in the participant's premium. Employers may elect to absorb this fee.

• 96% of new employer groups are fully installed and compliant on Anuvi within one business day of contract signature.

**Anuvi does not have any other fees.**

### What's Inside This Document

#### SECTION 1

### Platform Features

- Administration & billing
- Carrier eligibility & EDI
- Employer & participant portals
- Ben Admin / HRIS integrations
- Compliance tracking & audit log
- Offboarding concierge

**All included in PEPM**

#### SECTION 2

### Participant Communications

- Qualifying event notices
- Election & enrollment forms
- Payment & grace period letters
- Open enrollment notices
- Conversion & termination letters
- Sent via USPS & secure email

**All included in PEPM**

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## SECTION 1 — Platform Features

Administration, technology, integrations, compliance & support — everything Anuvi does behind the scenes

Service / Feature	Cost	Frequently Used	Description
<b>COBRA Decision Support – Offboarding Concierge</b>	Included	Yes	Anuvi connects COBRA-eligible participants with insurance advisors at key touchpoints: qualifying event, ACA open enrollment, subsidy expiration, and approaching age 65. Helps participants find the right coverage, reduces high-utilizer risk for employers, and creates referral revenue opportunities for broker partners.
<b>Next-Day Qualifying Event Notification</b>	Included	Yes	Electronic COBRA election notices are delivered to participants the next business day after a qualifying termination event is reported, ensuring compliance windows are met immediately and eliminating delays that put employers at risk.
<b>Dedicated Account Management</b>	Included	Yes	Every employer receives a dedicated Anuvi account manager for COBRA-specific inquiries and proactive support. Clients have direct access to their account manager via phone, email, and virtual meetings — available on-demand and schedulable at the client's discretion.
<b>COBRA Administrative Dashboard &amp; Employer Portal</b>	Included	Yes	Real-time web portal giving employers and brokers full visibility into COBRA elections, participant status, payment history, carrier enrollments, and a complete audit log of all communications and notice deliveries.
<b>Mobile-Friendly Participant Portal</b>	Included	Yes	Anuvi's participant-facing portal is fully mobile-optimized, allowing employees to enroll in COBRA, make payments, set up autopay, and view their coverage status from any smartphone or device — no paperwork required.
<b>Ben Admin &amp; HRIS Integrations</b>	Included	Yes	Native integrations with leading HR and benefits administration platforms including ADP, UKG, Workday, Ease, Employee Navigator, UZIO, and more. EDI connections automate data flow and enable next-day qualifying event notifications to participants.

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Service / Feature	Cost	Frequently Used	Description
<b>Online Payment Administration</b>	Included	Yes	Participants pay via credit card, ACH bank transfer, or autopay through Anuvi's secure online portal. Paper check and money order payments via a dedicated P.O. Box are also fully supported for participants who prefer to pay by mail.
<b>Participant Premium Billing, Collection &amp; Remittance</b>	Included	Yes	Anuvi handles all premium collection from COBRA participants. Funds are remitted to the employer on a monthly basis with a detailed breakdown report showing amounts collected per participant and plan. Employers may elect to receive remittance via check or ACH at their discretion.
<b>Eligibility Reporting to Carrier (per carrier)</b>	Included	Yes	Anuvi manages all enrollments, terminations, and demographic changes directly with carriers on behalf of the employer and confirms that each eligibility change has been processed and accepted by the carrier — ensuring timely, accurate updates without requiring any employer action.
<b>834 EDI File Feed Reporting to Carrier</b>	Included for Groups 500+	As Requested	For groups over 500 employees and carriers that require electronic 834 file feeds rather than PDF notifications, Anuvi configures and maintains the EDI feed at no additional cost. Note: The carrier may have its own restrictions or additional fees for EDI setup.
<b>Federally Mandated Notice Mailing Proof &amp; Tracking</b>	Included – USPS + Electronic	Yes	All federally required notices are sent via USPS with proof of mailing stored electronically. Records include timestamp, mailing address, and recipient for each notice, providing a full compliance audit trail in the event of a DoL inquiry.
<b>Audit Log of All Communications</b>	Included	Yes	Every notice, letter, payment, and status change is logged in a complete audit trail. Employers and brokers can access this data in real time through the Anuvi dashboard or via the monthly remittance and reporting package.
<b>State Continuation Administration</b>	Included	Yes	Anuvi administers state continuation coverage for employers of all sizes. For employers over 20 FTE subject to Federal COBRA, Anuvi handles applicable state-level supplements. For employers under 20 FTE (not subject to Federal COBRA), Anuvi can administer state continuation coverage where available — including extended periods and state-sponsored conversion options — on behalf of the employer.

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<b>Pre-Termination Registration Packets</b>	Included	Yes	Anuvi offers convenient COBRA registration packets available to employees prior to their termination date, allowing participants to begin the election process early and avoid potential coverage gaps during the transition.
<b>2% Administration Fee (included in QB premium)</b>	Retained by Anuvi	Yes	Per federal COBRA regulations, participants may be charged up to 102% of the applicable premium — the additional 2% is the standard administrative fee. Anuvi retains this 2% fee, which is already included in the premium billed to the participant. Employers have the option to absorb this fee on behalf of former employees.

## SECTION 2 — Participant Communications

All required COBRA notices and letters — sent on your behalf via USPS and secure email

Service / Feature	Cost	Frequently Used	Description
<b>COBRA Specific Rights Notice – Employee Event</b>	Included	Yes	Sent via USPS and secure email to employees and eligible dependents when a qualifying event triggers the need for COBRA continuation coverage. Also known as the Qualifying Event Notice or COBRA Election Notice. Delivered the next business day after the event is reported.
<b>COBRA Specific Rights Notice – Dependent Event</b>	Included	Yes	Sent via USPS and secure email to dependents who experience an independent qualifying event (e.g., employee death or divorce from the employee), requiring them to continue coverage without the employee.
<b>COBRA Specific Rights Notice – Dependent Second Event</b>	Included	Yes	Sent via USPS and secure email to dependents originally enrolled on COBRA with the employee who must now continue coverage independently — for example, when the employee becomes Medicare eligible or voluntarily drops COBRA.
<b>COBRA Termination Letter</b>	Included	Yes	Sent via USPS and secure email when a participant discontinues COBRA coverage or reaches the end of their continuation period. Accompanied by a Conversion Option Letter detailing available next steps for maintaining health coverage.

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<b>Election Form – Qualified Beneficiary (QB)</b>	Included	Yes	Paper election form delivered via USPS and secure email alongside COBRA rights notices, enabling qualified beneficiaries to elect coverage by mail. Participants are also directed to Anuvi's online portal for faster, paperless enrollment.
<b>Takeover Letter</b>	Included	Yes	Sent via USPS and secure email to existing COBRA participants during an administrator transition. Outlines the new provider, updated payment instructions, and how to register and access the Anuvi portal.
<b>COBRA Initial Rights Notice (New Hire)</b>	Included	Yes	Federally required notice sent to all benefits-eligible employees within 90 days of becoming benefits eligible. Informs them of their COBRA rights in the event of future termination. Sent once per employee. Retroactive bulk mailings available upon request. Other names: Initial Rights Notice, New Hire Notice, General Rights Notice.
<b>Open Enrollment Notice</b>	Included	Yes	Sent via USPS and secure email to all existing COBRA participants ahead of open enrollment. Participants complete open enrollment directly in the Anuvi portal, where they have full access to client-specific plan documents, SBCs, and other materials uploaded by the employer or broker. Portal content is fully customized per client. Paper packets available upon request for participants who cannot complete enrollment online.
<b>First Premium Month – No Payment Notice</b>	Included	Yes	Sent via USPS and secure email to new QBs who have made no payment toward their first month of coverage. Explains the total amount due, the grace period, and that non-payment will result in COBRA coverage not being activated with the carrier.
<b>Late Payment Reminder Letter</b>	Included	Yes	Sent via USPS and secure email to existing participants when no payment has been received by the monthly due date. Explains the outstanding balance, applicable grace period before coverage termination, and available payment methods through the Anuvi portal.
<b>Partial Payment Letter (Ongoing)</b>	Included	Yes	Sent via USPS and secure email to ongoing participants who submit a partial monthly premium payment. Details the remaining balance due and the grace period before potential termination from coverage.

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<b>Voided / Returned Payment Letter</b>	Included	Yes	Sent when a payment is returned or voided (e.g., NSF or bank return). Notifies the participant of the outstanding amount and the deadline to remit payment or face coverage termination. Employer can grant an extension, carrier permitting.
<b>Notice of Unavailability of COBRA Coverage</b>	Included	As Requested	Sent when an individual is determined ineligible for COBRA continuation coverage (e.g., they do not qualify as a qualified beneficiary). Administered upon employer request.
<b>Conversion Option Letter</b>	Included	Yes	Sent to COBRA members approaching the end of their COBRA eligibility period, outlining that they may have the ability to convert their COBRA policy to an individual policy based on their state's local laws. Ensures participants are aware of available options before their coverage concludes. Other names: Coverage Continuation Options Letter, COBRA Termination Options Letter.
<b>Medicare Eligibility Letter</b>	Included	As Requested	Sent via USPS and secure email when the primary COBRA participant (employee) may be approaching Medicare eligibility. Explains how Medicare eligibility affects COBRA coverage and how eligible dependents may continue coverage via a dependent second event.