

HealthEquity COBRA Administration Fees

Blue Cross and Blue Shield of Louisiana (Louisiana Blue) Clients

Groups up to 200 lives billed by Blue Cross and Blue Shield of Louisiana that are contracted with Southern National Life Company, Inc. (SNL) or BCS for Group Term Life insurance with a minimum benefit of \$25,000 **PLUS** an additional SNL or BCS life (Voluntary Life) or BCS disability product (Short Term Disability, Voluntary Short Term Disability, Long Term Disability or Voluntary Long Term Disability) are offered **Standard COBRA Administration Services** at **NO EXTRA COST**.

Groups that do not meet the incentive coverage requirements, or groups over 200 lives, are eligible for preferred pricing as outlined below.

Standard COBRA Administration Services	
Implementation Fee	Included
Takeover of Existing COBRA Participants Acquisition and integration of existing COBRA participant information, including the production of new monthly payment invoices, tracking the remainder of the eligibility period, and providing 24/7 access to participant information via IVR, internet, and toll-free participant services support. <i>One-time fee per takeover processed</i>	Waived
Monthly COBRA Administration Fee Services include: • General Notice distribution to all newly covered employees and spouses • Qualifying event administration • Election processing • Premium billing and collection • Eligibility reporting to client or health plan • COBRA termination processing • Participant support and transition assistance <i>Fee billed per eligible employees per month.</i> <i>WageWorks retains the 2% Surcharge/Administration Fee paid by COBRA participants.</i>	Clients with 1-999 eligible employees \$0.75 PEPM Clients with 1,000-4,999 eligible employees \$0.60 PEPM Clients with 5,000+ eligible employees \$0.45 PEPM
Minimum Monthly Fee If the total monthly billable fees are less than the minimum monthly fee, an adjustment fee will be applied, so that the total billable fees equal the minimum monthly fee.	\$75.00
Annual COBRA Open Enrollment Support Services	
Partial Service WageWorks will accept plan updates, add/terminate plans and carriers via our Rate Renewal Tool or Workbook, send out rate change notices, and update eligibility with carriers.	\$8.00

Standard Service WageWorks will produce and mail Participant Open Enrollment Notice and Election Form packages, (up to seven sheets of paper [double-sided]). WageWorks will manage carrier and billing updates. <i>Fee billed per packet. Postage and additional printing fees may be passed to the client.</i>	\$10.00
Custom Service WageWorks will produce and mail Participant Open Enrollment Notice and Election Form packages, (up to 30 sheets of paper [double-sided]). Special handling for division-based communications and/or custom inserts. WageWorks will manage carrier and billing updates. <i>Fee billed per packet. Postage and additional printing fees may be passed to the client.</i>	\$22.00
Per plan year Open Enrollment Setup Fee Clients with 1 – 49 eligible employees Clients with 50+ eligible employees	\$40.00 \$150.00
Additional COBRA Services – Optional Notices and Services	
HIPAA Special Enrollment Notice This notice to newly hired employees explains information regarding special enrollment rights under HIPAA. This notice must be provided at or before the time an employee initially offered the opportunity to enroll in the group health plan. <i>Fee billed per notice sent.</i>	\$2.60
Women’s Health and Cancer Rights Notices This annual notice complies with the Women’s Health and Cancer Rights Act of 1998, which requires group health plans and insurance companies provide coverage for mastectomies and certain mastectomy-related benefits or services to plan participants or their beneficiaries. <i>Fee billed per notice sent.</i>	\$2.25
Retroactive COBRA General Notice COBRA general rights notifications for all existing employees who may not have previously received a notice or at the request of the employer if proof of delivery cannot be demonstrated. <i>Fee billed per notice sent.</i>	\$3.00
Retroactive HIPAA Special Enrollment Notice HIPAA special enrollment rights notifications for all existing employees who may not have previously received a notice or at the request of the employer if proof of delivery cannot be demonstrated. <i>Fee billed per notice sent.</i>	\$2.00
File Transfer and Technology Support	
WageWorks EDI File Specifications Electronic files submitted to WageWorks that adhere to our standard file specifications. This includes EDI 834 files, which are programmed to meet our specifications.	Included
Custom EDI File Specifications Electronic files submitted to WageWorks in any format other than standard file specifications. This includes EDI 834 files, which are not programmed to meet our specifications. <i>Fee billed per hour.</i>	\$150.00
Misc. Custom Programming <i>Fee billed per hour.</i>	\$150.00

BCS EssentialCare is a brand name for products issued by BCS Financial. 4 Ever Life Insurance is a subsidiary of BCS Financial Corporation.