COBRA Fees

Lexington Fayette Urban County Government

Contract Period: 01/01/2027 – 12/31/2027

	COBRA Fee
1,000 – 5,000 Eligible Employees*	$14.67 per continuant per month

* Eligible employee counts will be confirmed quarterly.
** Billed amount is based on total # of benefit eligible employees.

The following services are included in our standard Anthem COBRA offering:

- Reliable notifications and tracking
- Monthly beneficiary collection invoices
- Billing and collection of COBRA premiums
- Premium disbursement to employer
- Payment via ACH direct debit
- Toll-free participant customer service support
- 24-hour access to account information via Web
- Toll-free employer customer service support
- Real-time online management reporting
- COBRA eligibility reporting
- Imaged documentation of COBRA notifications sent
- Monitor regulations and implement new federal COBRA requirements as necessary
- Manual Election Processing
- Insignificant Premium Shortfall Notice
- The cost for standard programming in Anthem's standard format.

Anthem's proposed COBRA fees assume the following:

The flat and qualifying event fees shown above assumes the 2% of premium COBRA admin charge will be retained by Anthem. If client requests to retain the 2% charge, the COBRA fees would increase.

Optional COBRA Services:

Service	Description	Fee
Optional Notices and Services		
HIPAA Special Enrollment Notification	To provide employee with information concerning special enrollment opportunities. When selected, will be sent in conjunction with the General Notice. Not Federally required.	$2.90 per notice
Retro-Active HIPAA Special Enrollment Notification	HIPAA Special Enrollment Rights Notifications for all EXISTING employees who may not have previously received a notice, or at the request of the employer due to the fact that the client cannot show proof of delivery.	$2.25 per notice
Women's Health and Cancer Rights Notices	Annual notice required by the Women's Health and Cancer Rights act of 1998, which requires group health plans and insurance companies to provide coverage for mastectomies, to provide certain mastectomy-related benefits, or services to plan participants or their beneficiaries.	$2.25 per notice
Outside Carrier Premium Remittance	Service to send COBRA continuant premium payments to carriers. Carrier reconciliation not included.	$30.00 per carrier per month
Past Due Notices	Providing past due reminder notices to all COBRA beneficiaries who have not remitted COBRA premiums by the 16th of each month.	$1.00 per notice
General Notice	Federally required notice, also known as New Plan Participant notification. Distributed to all newly covered employees and spouses to inform of rights and obligations under COBRA (including obligation to notify employer of hidden events, such as divorce and loss of student status). Some clients choose to send this information in their own new hire packets, therefore, it is an optional (but free) service.	No fee
Retroactive 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.	$2.00 per notice
File Transfer and Technology Support		
Custom Programming	Includes custom EDI File specification, IT custom programming, or miscellaneous custom programming.	$125.00 per hour
Annual Open Enrollment Support Services		
Partial Open Enrollment Support Services	Includes a Sample Open Enrollment Election form template that the client can provide to their participants. WageWorks will manage carrier and billing updates.	$9.00 per enrolled participant
Standard Open Enrollment Support Services	WageWorks will produce and mail Participant Open Enrollment Notice and Election Form packages, up to 17 sheets of paper (double sided). WageWorks will manage carrier and billing updates.	$15 per packet, plus related postage expenses
Custom Open Enrollment	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.	$24 per packet, plus related postage expenses

* Applies to remittance to carriers outside of Anthem. Premium remittance to Anthem is not available.

General Information:

- HealthEquity/WageWorks does not provide the following:
  - Medicare Part D Creditable Coverage Notice
  - Summary Plan Document (SPD)
- NSF – Nonsufficient/Insufficient Funds
  - Members are charged a standard $25 NSF fee for returned payments. This is in addition to any fees that are charged by their bank.
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Authorized Signature: _____

Title: _____

Date: _____