

**DID YOU KNOW...** *benefitsCONNECT*<sup>®</sup> COBRA fields have changed according to new federal COBRA regulations.

In order to accommodate changes to COBRA policies within The American Recovery and Reinvestment Act of 2009, Transcend Technologies Group, Inc. has introduced additional fields and functionality to COBRA activity in *benefitsCONNECT*.

1) Involuntary vs. Voluntary Terminations: After changing an employee from Active to Terminated on their Status page, an option now exists to choose whether this termination is Voluntary or Involuntary. These options appear in a drop-down selection beneath the status change.

Employee Employment Status is currently    
 Employee Termination Type

Additionally, when COBRA Event Termination of Employee e-mail notifications are sent to COBRA Contacts, the distinction between Involuntary and Voluntary will be noted in the subject of these e-mails. Lastly, the COBRA Events Report will display whether an employee termination is Voluntary or Involuntary.

2) 35/65 Premium Percentage: Additional fields have been added to the Cost/Coverage page for Health Plan Types (Medical, Dental, Vision, and Prescription Drug). Percentage values can be entered in each of the following fields:

Standard COBRA Employee Involuntary Percentage	<input type="text" value="35"/>	Standard COBRA Employer Involuntary Percentage	<input type="text" value="0"/>
Standard COBRA Employee Voluntary Percentage	<input type="text" value="102"/>	Standard COBRA Employer Voluntary Percentage	<input type="text" value="0"/>
Disabled COBRA Employee Involuntary Percentage	<input type="text" value="150"/>	Disabled COBRA Employer Involuntary Percentage	<input type="text" value="0"/>
Disabled COBRA Employee Voluntary Percentage	<input type="text" value="150"/>	Disabled COBRA Employer Voluntary Percentage	<input type="text" value="0"/>

Any percentage can be added into any of these fields, and they do not have to equal 100%. For example, the number 35 can be entered as the Standard COBRA Employee Involuntary Percentage. For the Standard COBRA Employer Involuntary Percentage, a 0 (zero) may be entered, or any other percentage could be entered in this field. If a termination was considered Voluntary, 100 or 102 may be entered for the Standard COBRA Employee Voluntary Percentage. For the Standard COBRA Employer Voluntary Percentage, this could remain at 0 (zero). If any of the fields mentioned above are not being used, they can remain at 0 (zero).

The system decides which percentage to apply to the premium based on the employee's Voluntary or Involuntary termination setting under their Status page.

Note: Please keep in mind that all other COBRA functionality in *benefitsCONNECT* has remained untouched. For example, when an employee is changed to COBRA status, their pay frequency automatically becomes Monthly. This type of functionality has not changed. Additionally, when a COBRA status employee is marked Disabled on the Medical Information page, the Disabled COBRA percentage fields within the Cost/Coverage page will apply to this employee.

Note: Any health plan that is COBRA eligible will need to be updated by a system user to reflect correct COBRA premium percentages. They will not automatically be pre-filled with percentages.