



## COBRA Open Enrollment Checklist

### Employee Navigator

COBRA participants have the same rights as all active employees. COBRA participants and all qualified beneficiaries in their waiting period are to be given the same materials as active employees.

Please keep in mind the information sent from Employee Navigator will not meet this burden.

If you are requiring BBPadmin to distribute your open enrollment materials it will be your responsibility to submit all paperwork timely. BBPadmin requires all paperwork be submitted as one filing. Please never send material in piece mail. BBPadmin will send out all materials as is.

Additional fees may apply due to the increase postage and labor costs in preparing and distributing packets.

Please note if the group is changing insurance carriers – it will be the employer or broker’s responsibility for putting any active COBRA participants on the closest plan to what they were already on. There are no exceptions to this request. This is to avoid loss of coverage during open enrollment.

Please see checklist below and return this form with checklist:

- ✓ Employer Group Name: \_\_\_\_\_
- ✓ Employer Rates –\*if you do not supply the rates – the rate card produced from employee navigator with instructions that these represent the 100% rate and their COBRA rate will be 2% higher.
- ✓ Group Benefit Information: (For each carrier please send the following)
  - Plan Highlight Sheets for all plans
  - If medical – SBCs for all plans
  - Enrollment Forms for each carrier
- ✓ Who to send enrollment forms back to (employer or broker)?
- ✓ Any other additional information – plan booklets, additional value adds, address changes?

Please remember that there is a 30 day notice to change a COBRA rate and distribute open enrollment materials. Please address any COBRA questions to your COBRA account representative.