

# EMPLOYER RESPONSIBILITIES HANDOUT

## Ongoing Employer Responsibilities

### **New Enrollments — General Rights Notices**

When an employee at your company enrolls in one of your COBRA-eligible benefits for the first time in the Aptia enrollment system, they will be sent to the WEX COBRA and Direct Bill portal on the following week's file. The COBRA General Rights Notices will be mailed out the following business day after the NPM record is successfully processed.

### **Qualifying Events (QE) — Specific Rights Notices**

When an employee is terminated in the Aptia enrollment system and is eligible for COBRA, they will be sent to the WEX COBRA and Direct Bill portal on the following week's COBRA file. COBRA Specific Rights Notices (also known as COBRA Election Packets) will be mailed out the following business day after the qualified beneficiary (QB) record is successfully processed. Because notification timing requirements can vary based on the qualifying event and plan setup, QBs should be reported as quickly as possible.

### **Direct Bill — Special Plan Members (SPM)**

This category includes retirees, leave of absence or other participants in need of premium collection for three or more consecutive months.

When an employee is updated in the Aptia enrollment system, they will be sent to the COBRA and Direct Bill platform on a subsequent file. Once they are successfully processed into the COBRA and Direct Bill platform, SPM Welcome Notices will be mailed out the following business day.

### **Premium Distribution and Carrier Reconciliation**

We collect premiums from members and then distribute the funds back to you each month via ACH or check. You are responsible to reconcile the premium funds that you receive each month against the carrier invoice(s) using the monthly Remittance Report that is posted on the portal. Any discrepancies found between the carrier invoice(s) and the Remittance Report should be reported to your WEX team immediately.

### **Employer Reporting**

A menu of reports are available 24/7 via the COBRA and Direct Bill portal to track your activity and premium remittance.

### **Annual Rate Changes and Open Enrollment**

WEX will begin working in coordination with Aptia approximately 60 days prior to your active open enrollment to obtain your new rate/benefit information for the new plan year. We must receive all finalized information no later than 5 days prior to your active open enrollment to begin setup for your new plan year to ensure processing is not delayed.