



## A SIMPLY SMARTER APPROACH TO COBRA.

COBRA can be complex and confusing but it allows for an important continuation of coverage with your employer's benefits plan for a limited time at your own expense should you have a serious life event occur and lose coverage. We simplify the COBRA process with a web-based platform that tracks COBRA-triggering events and takes care of the notifications, billing and payments.



### WE HAVE YOUR **COBRA** BENEFITS COVERED:

- ✓ Sending qualifying event notifications via first-class mail with proof-of-mailing
- ✓ Processing COBRA elections once completed
- ✓ Validating all COBRA elections
- ✓ Billing and collecting premiums monthly
- ✓ Process for handling undeliverable mail
- ✓ Providing collections for returned checks
- ✓ Processing participant life status events
- ✓ Ongoing validation of participant eligibility
- ✓ Validating and processing disability extensions



### CLARITY **COBRA** WITH DIRECT BILL

Clarity also offers Direct Billing so you can take the guesswork out of complex compliance procedures. We manage all the paperwork and payments, so you don't have to worry about when you're making your next payment or what documentation you need to take care of.



Learn more about us at [claritybenefitsolutions.com](https://claritybenefitsolutions.com)

**Tip:** For translation to your preferred language, Google translate offers a free service that instantly translates to 100+ languages.

# HOW CLARITY COBRA MAKES YOUR LIFE EASIER



## CENTRALIZED COBRA ACCESS

Our self-service portal gives you 24/7 auditable access to account details, notifications and payments - all in one easy-to-use, mobile-friendly tool.



## MAKE PAYMENTS ANYTIME, ANYWHERE

Our self-service platform is available on both desktop and mobile devices, making it easy for employees to pay online.



## DEDICATED COBRA SUPPORT SPECIALIST

Our team of helpful industry experts average between 5 and 10 years of experience and are cross-trained in different departments, so you have one person to call, every time. Clarity also received a 75 Net Promoter Score (NPS) for COBRA clients, proving we deliver the industry's best customer service.



## A SIMPLY SMARTER APPROACH TO EMPLOYEE BENEFITS

Today, the benefits landscape is more confusing than ever, but it's also never been so essential. At Clarity, we believe life is a journey; one that should be lived well. So, we'll stop at nothing to bring clarity, and ensure you are ready for life. With state-of-the-art technology and world-class customer service, we'll handle the day-to-day so you can focus on what matters: your health.



**VOTED ONE OF THE BEST PLACES  
TO WORK IN 2020 BY NJBIZ**

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**Clarity**  
BENEFIT SOLUTIONS™