Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

Day to Day Administration
Version 8.0

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www.cobramangement.com/support

Use the COBRA Procedures for compliance guidance

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Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

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Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

1. **Solo “Main Menu” - How Solo is Organized**

   When you open Solo from your Windows desktop and go through the Logon process, you will come to the **Main Menu**. On the Main Menu, you will find:

   **Setup (Your Company)**

   **Admin (Do COBRA Administration)**
   Perform COBRA tasks on active employees; plan participants losing coverage and those electing COBRA. You find your Active Employees and COBRA Qualifiers by using the Search and Sort function - the Magnifying Glass icon located to the left of the SSN.

   **Camera Icon**
   View notes entered on the Company tab in Setup.

2. **Main COBRA Qualifier and Active Employee “Switchboard”**

   **Default Screen**
   When you click on the Admin button on the Main Menu, you will open to the “switchboard” for the COBRA qualifiers. The active employees are not displayed from this screen.

   **Find the Active Employees**
   Use the Search Icon (magnifying glass) to the left of the SSN. When the form opens, click on All Active Employees on the top right and OK at the bottom.

   **Find Terminated COBRA Qualifiers**
   Use the Search Icon (magnifying glass) to the left of the SSN. When the form opens, click on Terminated COBRA at the bottom right of the form. Or, you can choose from a variety of other status categories.

   **Switching Between Records**
   To view an Employee or PQB, select their SSN from the drop-down box.

   **Social Security Number as the Key Identifier - Tip on Rehires**
   The Social Security Number is the “key identifier”. Instead of a SSN, you can enter any other unique nine (9) digit identifier. Solo will not allow you to enter a duplicate SSN. For a Dependent, the SSN is not required until there is a Second Qualifying Event. The Social Security Number cannot be edited once entered and saved. If you made an error, you will need to delete the record and start over. **Tip:** If a PQB is terminated from COBRA and later re-hired as active, you will need to delete them after running some key reports. We recommend the Snapshot Report and the Notepad report.

   **Active Employee and COBRA Qualifier Main Switchboards**
   The switchboards are organized in a similar fashion. The COBRA Qualifier Main Switchboard is displayed on the next page.
3. **Graphic of the COBRA Qualifier “Main Switchboard”**

Click “Add New” to Add Employee or PQB

Quick Reference Icons - notepad, audit trail, snapshot report & print

Click “magnifying glass” to sort PQBs by status, find active employees & terminated PQBs.

After you “Add New”, use these function boxes to add the rest of the data and print notices.

Use these function boxes after a Qualified Beneficiary has elected COBRA.

**COBRA Manager Menu Bar**

At the top of the Main Switchboard, you will find a menu bar that has these drop-down menus.

Close.

Main Menu.

Login - Switch to another user or “company” (if you are a COBRA TPA) if you have established Password Protected Security. See the Setup Manual for instructions.

Find - Active Employees or PQBs - Links to the SSN List Criteria

Letters - Refer to Reports and Letters Manual for details

Reports - Refer to Reports and Letters Manual for details

Actions - easy way to access the various COBRA functions

Reminders - Generates the Reminder Reports.

Help - Manuals and other Resource Material
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

4. **Reminder Reports**

The Task Reminder Reports will alert you to any items that may need your attention and action. **Solo** automatically runs these reports and displays the results each time you enter the COBRA Main Switchboard. You can activate the Reminder Reports at any time by selecting Reminders on the Menu bar. You can deactivate the Reminder Reports from the Reminder Report window.

**How to Use**

A number to the left of the report name indicates that there is an item, or items for your review. You may select multiple reminder reports at one time by clicking on the Reminder Report and, then, selecting Run. After viewing the first Reminder Report, close the Report. The next Report will then be displayed. You can save the Reports in Word for possible editing, emailing or faxing.

**Reminder Reports List:** Refer to the Report and Letter Manual

- Election Notice Response
- Elected Awaiting Premium
- Coupons or Payment Instructions to be Printed
- Next Renewal Date
- Maximum Continuation
- PQB Medicare Eligibility
- Dependent Medicare Eligibility
- Notepad Follow-up Reminder
- Unpaid Premiums
- Partial Premiums

Choose a report by clicking on it and, then, Run. You can open more than one report at a time.
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

5. **Quick Reference Tools** *(Icons on top right of switchboard)*

**Magnifying Glass Icon - Search and Sort for Actives and Terminations**
Located to the left of the SSN. The Search function allows you to customize a search for using a variety of criteria. Once the criteria have been selected, click on Save and, then, click on the SSN drop-down box arrow.

**Notepad Icon - Record Information and Set Ticklers**
The Notepad allows you to note special circumstances or record any important information. Each entry is automatically date-stamped and the identity of the user is recorded. Options available:

- v Follow Up*
- v To Do
- v Report
- v Priority
- v Scheduled Date
- v Date Completed

*If deselected, the note will not be printed on the Notepad Reports.

**Activity and Reminder Tickler**
The Scheduled Date can be used as an activity tickler. You must enter a Scheduled Date. You can schedule an item for follow-up and, then, stop the reminder by entering a completion date.

![COBRA Notepad](image)

**Paper and Pencil Icon - Letter History Audit Trail**
The Letter History for the Employee or PQB in-focus is accessed by double clicking on the "envelope" icon at the top right of the Main Switchboard. You can only view the data. To print the Letter History Audit Trail, go to the PQB Snapshot Report.

**Envelope Icon - Print an Envelope or Cover Sheet**
Accesses the Envelope Print or Cover Sheet function. If you prefer to use labels, see the Labels section.

**PQB Snapshot Report - Camera Icon - Detailed PQB Data**
When the "camera" icon is clicked, a summary of the PQB in-focus will appear:

- v Name
- v Address
- v Social Security Number
- v COBRA Effective Date
- v Maximum Continuation Date
- v Last Premium Received Date
- v Premium Month
- v Benefit Plan(s) Elected, Rate(s) and Coverage Class(es)
- v Letter History Audit Trail

To create a follow-up reminder, check follow-up and enter a Scheduled Date.
6. **ISSUE THE GENERAL NOTICE TO ACTIVE EMPLOYEES AND SPOUSES**

**SOCIAL SECURITY NUMBER - THE KEY IDENTIFIER**
The Active Employee’s Social Security Number is the “key identifier”. Instead of a SSN, you can enter any other unique nine- (9) digit identifier. Solo will not allow you to enter a duplicate SSN. The Social Security Number cannot be edited once entered and saved. If you make an error, you will need to delete the entire record and start over.

<table>
<thead>
<tr>
<th>ADD A NEW ACTIVE EMPLOYEE AND ISSUE THE GENERAL NOTICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Click on Add New and complete the data fields in red.</td>
</tr>
<tr>
<td>2. Chose Active Employee from the drop-down status box.</td>
</tr>
<tr>
<td>3. Save or Cancel.</td>
</tr>
<tr>
<td>4. Personal data is optional unless you track by location or will issue a HIPAA Certificate.</td>
</tr>
<tr>
<td>5. If there is a covered spouse, click on the Family Function Box and enter the spouse DOB, Gender and First Name. Edit the last name and address as appropriate.</td>
</tr>
<tr>
<td>6. Click on Print General Notice and select the number of copies to be printed. Once the print process is completed, the date field will automatically be completed.</td>
</tr>
<tr>
<td>7. You can print a cover sheet for a variety of window envelope sizes in Print General Notice or an envelope from the Envelope icon at the top right of the main switchboard. Or, you fold the notice so it fits into a window envelope with the cover sheet.</td>
</tr>
</tbody>
</table>

**ISSUING A NOTICE TO A SPOUSE**
If a spouse is added after the employee, they must be issued a General Notice. Add them in Family Data and Print the General Notice. Mail using proper mailing procedures.

**NOTICE OF UNAVAILABILITY OF COBRA COVERAGE - INITIAL QUALIFYING EVENT**
If you receive a Notice of Divorce, Legal Separation or Child’s Loss of Dependent Status and you must deny COBRA entitlement, you must issue this notice. See the section in this manual.

**MASS MAILING OF A GENERAL NOTICE**
If you will be using Solo to issue the General Notice to all employees and, if any, their spouses covered by your active plan(s), you will find the import process easy to use. Locate the import function in Utilities on the main menu bar.

**ISSUE ELECTION NOTICE TO AN ACTIVE EMPLOYEE**
When an active employee loses coverage and becomes COBRA eligible, you can transfer their data to the COBRA manager by entering going to the Add New button and entering the SSN and following the instructions on the pop up form. Once this information is saved, you will follow the standard instructions for issuing an election notice.

**ISSUE ELECTION NOTICE TO A DEPENDENT OF AN ACTIVE EMPLOYEE**
If the Initial Qualifying Event occurs to a spouse or child, you will set the up the same way as for an employee. Please see Set Up a New PQB.

**DELETE A RECORD OF AN ACTIVE EMPLOYEE**
Go to the PQB Data Records and use the Delete function.

**EDIT DATA OF AN ACTIVE EMPLOYEE**
To edit an Active Employee, you can edit text from any screen or Window that you have open.
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

**Function Box Details**
The function boxes largely work the same for Active Employees as they do for COBRA qualifiers. Refer to that section of this document for any details.

**7. Issue the Election Notice to COBRA Qualifiers**

**What is a Primary Qualified Beneficiary (“PQB”)?**
The primary qualified beneficiary is the PQB. He or she can be thought of as the “head of a billing unit”. Depending on the Initial Qualifying Event, PQB can be the employee, the spouse or a child.

<table>
<thead>
<tr>
<th>Issue an Election Notice - Overview of Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Add New - either transfer from active or add the COBRA qualifier for the first time.</td>
</tr>
<tr>
<td>2. Choose the correct qualifying event from the drop down box.</td>
</tr>
<tr>
<td>3. Save or Cancel.</td>
</tr>
<tr>
<td>4. Personal Data is optional unless you are doing location accounting or issuing HIPAA Certificates.</td>
</tr>
<tr>
<td>5. If there is a covered spouse, click on the Family Function Box and enter the spouse DOB, Gender and First Name. Edit the last name and address as appropriate.</td>
</tr>
<tr>
<td>6. Click on Print Election Notice and select the number of copies to be printed. Once the print process is completed, the date field will automatically be completed.</td>
</tr>
<tr>
<td>7. You can print a cover sheet for a variety of window envelope sizes in Print General Notice or an envelope from the Envelope icon at the top right of the main switchboard. Or, you fold the notice so it fits into a window envelope with the cover sheet.</td>
</tr>
</tbody>
</table>

**Transfer Employees from Active Employee to COBRA Qualifier**
Solo has been designed to let you enter data on active employees and, when an active employee loses coverage and becomes COBRA eligible, you can transfer their data to the COBRA Manager. Transfer by entering the SSN in Add New and following the instructions. Once transferred, it may be necessary to edit the data. If the Initial Qualifying Event occurs to a Dependent, then you will need to set up the Dependent as a New PQB in the COBRA Manager.

**Issue an Election Notice to a Dependent only**
In this scenario, an active employee’s dependent, such as a spouse or dependent child, loses coverage due to an initial qualifying event such as divorce or loss of dependent status. In broad terms, here’s what you do to issue the Election Notice:

1. Using the Add New button, enter the spouse or child under their own SSN.
2. Use the Personal, Family Data, Qualifying Event, Design Election Notice and Print Election Notice function boxes as you would for an ex-employee.
3. This former “dependent” is now a “PQB” and you will want to delete them from Solo as a dependent of the still active employee. How?

   Utilities> Edit Data > Edit Dependent Data. Select the dependent and click on the Delete button.

**Importing Data**
Refer to Instructions in Section II of the COBRA Notebook
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

**Rehire of a Former COBRA Enrollee**
If a PQB is terminated from COBRA and later re-hired as active, you will need to delete them from Solo after running some key reports. We recommend the Snapshot Report and the Notepad report. This is due to the SSN.

**Delete a PQB**
To delete a PQB or Active Employee without leaving an audit trail, go to the Main Menu and click on Utilities on the menu bar. Select Edit Data and, then, PQBs and Active Employees. Select the individual that you wish to delete by using the row selector to the left of the SSN. Choose Delete.

**Change of Mailing Address**
Select the PQB from the drop down SSN box. From the main switchboard enter the new Mailing Address. When done, select Save. If the PQB has Family Members, the address change can be made easily for them as well. Go to Family Data and, for each family member with the same address change, click on Address at the bottom right of the screen.

**Incorrect SSN for a PQB**
Once a SSN has been entered and saved, it cannot be edited. You will need to delete the PQB.

**8. COBRA Elections – How to Handle**
When you receive a signed election form, you will start the process. Basically, you work on the bottom of the main switchboard starting with PQB Status on the left.

1. In PQB Status, enter the date the (election notice) Response Complete date and, if received, the Initial Premium Completed date.
2. Change their status in Response Result from Pending Enrollment to Elected or Elected Awaiting Premium. Save and close.
3. In Elections, enter the final COBRA Elections. If the COBRA enrollees chose their active plan(s) with no variation, you can use the “Elected as Active” button. Otherwise, you need to build the final elections by using the Add button.
4. In Elections and from the Letters button, issue the Confirmation Letter and the Change in Status letter.
5. In Payment Instructions, as appropriate, issue Premium Payment Instructions or Coupons.
6. In Premiums, as appropriate, record the Initial Premium.

**Dependent Elects without the Ex - Employee**
After sending out the Election Notice to an employee and any family members, it is possible that only the family member(s) elect COBRA. In this case, the family member(s) electing COBRA are entitled to an 18-month Continuation Period. We recommend the following procedure to remove the employee as the PQB and set up a Family Member as a PQB.

1. For the ex-employee who did not elect COBRA, in COBRA Status select the appropriate Response Result. This will give you an audit trail for that PQB (probably the ex-employee)
2. In Family Data, deselect the Qualified Beneficiary box (es) for the dependents who did elect COBRA. This will disassociate them from the original PQB.
3. If entered, delete their Social Security Number(s).
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

4. Designate one of the dependents electing COBRA as the PQB. Typically, this will be a spouse. Add New under their own SSN. The qualifying event will be the same as that of the original PQB. Typically, it will be “termination of employment or “reduction in hours”.

5. Any other family members electing COBRA will be set up as a dependent in Family Data.

6. You don’t need to issue another election notice. But, you do need to enter any desired Personal Data and the COBRA Qualifying Event Date.

7. Then, follow the Procedure Overview above for finalizing the election.

9. **Open Enrollment and Rate Renewal Procedures**

   COBRA enrollees need to receive an open enrollment packet just like your active employees. You can send out a rate change letter with the packet. This letter will tell them the new cost based upon their current elections. In order to send out this letter, you will need to add the new renewal rates in Setup and change their elections by ending their old rate and adding the new one.

   **Update Rates in Setup**
   
   If you are not changing plans, the process is easy. Go to Plan Setup, highlight the plan you wish to update, click on Add/Edit Rates and, then, when the form opens, enter the new active rates in the renewal year’s column set. Click the box next to the effective at the top of the column set. Change the Next Renewal Date and the Next Rate Change Date.

   **Change an Election at Renewal or Open Enrollment**
   
   1. Edit the Rates in Setup in order that you have the new renewal rates available in Solo.
   2. In Elections, you will End the current rate or election. Usually, this is the last day of a month.
   3. In Elections, Add the new Election or Rate. Usually, this is the first day of a month.
   4. Then, you can issue an appropriate letter from Letters.
   5. When their open enrollment election is final, you may need to update their election(s).
   6. Finally, you will issue new Payment I Instructions.

10. **Second Qualifying Events - Extension to 36 Months**

   **Second Qualifying Event (QE) Icon**
   
   The 2nd QE icon will appear if a family member is a Qualified Beneficiary. The Qualified Beneficiary check box must be checked in order for this icon to appear. By clicking on the QE icon you will initiate the 2nd Qualifying Event procedure.

   **Second Qualifying Procedure**
   
   From Family Data, select the dependent and click on the 2nd QE button on the top right of the screen. Follow the instructions and enter the key dates. Then, Design the Election Notice by selecting the COBRA Plan(s) and appropriate rate categories for the “unit” entitled to the extension. Finally, click on Print Election Notice and make your selections. When appropriate, change the Results in Status from Pending Enrollment and enter the Elections for the PQB and record the premium received using the correct COBRA Month.

   **Changing Benefit Elections of the Initial PQB**
   
   Since the new PQB is a “spin-off” from the original PQB, you will need to edit their elections or terminate them from COBRA.
Notice of Unavailability of COBRA Coverage - Second Qualifying Event
If you receive a Notice of Second Qualifying Event, Disability or Change in Status and you must deny COBRA entitlement, you must issue this notice. See the section in this manual.

11. Social Security Disability Determination - Extension to 29 Months
If you are presented with a Social Security Administration Letter of Determination, check the Social Security Disability Tracking In Effect box at the bottom of the COBRA Qualifying Event form. A new form will appear. The series of boxes will lead you through the process and guide you in the current dates and deadlines.

You will start at the top, issue an Acknowledgement Letter and work down through Schedule Follow Up. After you click on Schedule Follow Up, the Notepad will open and you will enter a reminder date that should be 90 days prior to the expiration of the first 18-month COBRA period. You will also receive a reminder through the Maximum Continuation Reminder report.

At the time of your reminder(s), go back to this form and select Initiate Notice of Disability Extension. The Design Election Notice form will open and you can make your selections for the new COBRA notice. When done and saved, open the Print Election Notice function box and print the new notice and mail with proper mailing procedures.

Notice of Unavailability of COBRA Coverage - Disability
If you receive a Notice of Second Qualifying Event, Disability or Change in Status and you must deny COBRA entitlement, you must issue this notice. See the section in this manual.

12. Termination of COBRA
In general, if a qualified beneficiary is terminating COBRA due to the end of the COBRA period, or early termination, you must issue a termination type letter. You can find details of issuing letters for early terminations in the Family Data and Termination sections. If the COBRA period is expiring, you will be reminded on a Reminder Report at 90 days prior to termination. At that time, you can issue a Maximum Continuation notice available from Letter on the menu bar. Both the (early) Termination Letter and the Maximum Continuation letter can be edited in the Solo Template Editor.

13. Issuing an Unavailability of COBRA Notice
If you need to deny COBRA entitlement for initial coverage or an extension, you will go to Letters and choose the Unavailability of COBRA Coverage letter and follow the instructions. If you receive a change in status that is outside of the notification deadlines, you will also use this template. Basically, these templates are available in Help that you can edit and place into a Custom Letter. The Custom Letter instructions are in the Reports and Letters Manual. Refer also to COBRA Procedures.

14. Change in Status Outside of Notification Deadline
If you receive a notice of Second Qualifying Event, Disability or Change in Status and it is outside of the notification deadline detailed on the form and in the Election Notice, you will issue an Unavailability of COBRA notice.
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

15. **PROCESS DETAILS - HOW TO USE THE “FUNCTION BOXES”**

**PERSONAL DATA**

Unless you are doing location tracking or issuing HIPAA Certificates, none of the data is useful unless you have a COBRA election.

**FAMILY DATA (AND 2ND QUALIFYING EVENTS)**

The Family Data function Box allows you to enter spouse and child information. Solo auto fills the last name and address of the PQB. All information that is carried forward can be edited.

Qualified Beneficiary Status Box

Remember: not all dependents are Qualified Beneficiaries. If a dependent is NOT a Qualified Beneficiary, do not check the Qualified Beneficiary box. By default, it will be checked.

Add a Family Member

1. Select the Add button and Family Data window will open in the Add Mode.
2. Social Security Number (SSN) - optional entry unless there is a Second Qualifying Event.
3. Relation to Employee – select Spouse or Child from the drop-down box.
4. If appropriate, uncheck the Qualified Beneficiary box. The “Qualified Beneficiary” box is checked when the spouse or child is a Qualified Beneficiary. By default, this box is checked.
5. Date of Birth (DOB).
6. Gender – select Male or Female from the drop-down box.
7. **First Name**.
8. Edit the Last Name if it is different from the PQB’s.
9. Edit the Mailing Address if different from the PQB’s.
10. If needed, enter the Waiting Period Begins date. This is generally used for HIPAA.
11. If needed, enter the Coverage Begins date. You may want to use this box if a spouse or child is added on a date different from the PQB.
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

12. If needed, enter the Date Coverage Ends. You would enter this date if a spouse or child were terminating COBRA coverage before the PQB.

**Second Qualifying Event (QE) Icon and Procedure**
The 2nd QE icon will appear if a family member is a Qualified Beneficiary. The Qualified Beneficiary check box must be checked in order for this icon to appear. By clicking on the QE icon you will initiate the 2nd Qualifying Event procedure.

**Edit a Family Member**
Once there is at least one family member entered, Family Data will open in the Edit mode. When in Edit, you select the family member you wish to Edit from the SSN drop-down box. Click on the down arrow on the right side and, then, click on the family member you wish to bring in-focus. All data on a family member can be edited, including the SSN.

**Deleting an Incorrect Entry a Family Member**
To delete a dependent without leaving an audit trail, go to the Main Menu and click on Utilities on the menu bar. Select Edit Data and, then, Dependents. Select the individual that you wish to delete by using the row selector on the left. Choose Delete.

**Terminate a Dependent from COBRA**
If a Family Member is terminated from the COBRA program, you must de-select the Qualified Beneficiary check box, delete their SSN and enter a COBRA Ends date. You must issue a Termination Letter from the dependent from Letters. If necessary, issue a HIPAA Certificate of Creditable Coverage.

**Sending Letters from Family Data - See Reports and Letters Manual**
Four letters and a HIPAA Certificate can be sent from the Family Data box.
1. Clarification of Dependent Termination.
2. Notice of 2nd Qualifying Event.
3. Notification of Dependent Termination.
5. HIPAA Certificate of Creditable Coverage – for the selected dependent only.

**Edit a Family Member's Mailing Address**
If you changed the Mailing Address for the PQB first, you can update each family member's Mailing Address by following these steps:
1. Choose Family Data.
2. Select each family member for which you wish to make an address change.
3. Click on the Address button at the bottom left of the window. The Address for the family member in-focus will automatically be updated.

To change the Mailing Address of a Family Member without the auto-address button, just bring the Family Member in-focus and edit their mailing address.

**Change an Incorrect SSN for a Spouse or Child**
It is possible to edit a family member's SSN from either the Family Data box.

**Qualifying Event Date**
These dates are critical and must be accurate. You can edit these dates at any time by just entering new data.
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

**Maximum Continuation Period - can be edited**
The Maximum Continuation Period will automatically be calculated and displayed on the Main Switchboard. If the Maximum Continuation Period needs to be edited, it can only be edited in PQB Data Records. Once the data is entered, a check will appear on the Qualifying Event button.

**Social Security Disability**
If a Qualified Beneficiary presents a Letter of Determination from the Social Security Administration, check the Social Security Disability box. The series of boxes will lead you through the process and guide you in the current dates and deadlines. See the section entitled “Social Security Administration Determination Letter”.

**DESIGN ELECTION NOTICE**
This is where you “design” the election Notice by choosing the active benefit plan elections.

1. Click on the Design Election Notice function box button.
2. Click on the Add button.
3. If you are using the standard Rate Class Groupings, click on the PQB's active benefit plan election and the appropriate COBRA Plan choices will be automatically selected for you.
4. When finished with your selections, select Save. You will return to the first screen that now displays your election choices.
5. Before Saving and Closing the Design Election Notice function box, make sure that all of the Current Coverage check boxes are properly selected.

![ADD Elections for Election Notice by selecting multiple options from below](image)

<table>
<thead>
<tr>
<th>Description</th>
<th>Plan Number</th>
<th>Coverage</th>
<th>Description</th>
<th>Premium</th>
<th>Effective</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO</td>
<td>22234A-01</td>
<td>Employee</td>
<td>102</td>
<td>05/01/2002</td>
<td></td>
</tr>
<tr>
<td>PPO</td>
<td>22234A-02</td>
<td>Spouse</td>
<td>299.5</td>
<td>05/01/2002</td>
<td></td>
</tr>
<tr>
<td>PPO</td>
<td>22234A-03</td>
<td>Child(ren)</td>
<td>305</td>
<td>05/01/2002</td>
<td></td>
</tr>
<tr>
<td>PPO</td>
<td>22234A-04</td>
<td>Ee &amp; Spouse</td>
<td>443.7</td>
<td>01/01/2001</td>
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<tr>
<td>PPO</td>
<td>22234A-05</td>
<td>Ee &amp; Ch(ren)</td>
<td>408</td>
<td>01/01/2001</td>
<td></td>
</tr>
<tr>
<td>PPO</td>
<td>22234A-06</td>
<td>Spouse &amp; Ch(ren)</td>
<td>433.5</td>
<td>07/01/2001</td>
<td></td>
</tr>
<tr>
<td>PPO</td>
<td>22234A-07</td>
<td>EE, Sp &amp; Ch(ren)</td>
<td>612</td>
<td>01/01/2001</td>
<td></td>
</tr>
</tbody>
</table>

From the displayed COBRA Plan choices, click on a Plan's Coverage Class that was in effect when the PQB had “active” Plan coverage.

If you are using custom Rate Class Groupings, click on each Rate Class that you want displayed on the Election Form. **IMPORTANT:** If you are using your own custom Rate Class Groupings, you must check the Current Coverage box to the left of the COBRA Plan(s). The Current Coverage(s) are the “active” benefit plan(s) that were previously in effect.

**Deleting a Selection**
From the “main screen”, click on the appropriate row selector on the left side of the screen and, then, select the Delete button at the bottom of the screen.
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

PRINT THE ELECTION NOTICE

Choices
- From Print Election Notice, you can choose to issue the Standard Notice packet that includes all of the documents or the Forms Only.
- You can choose the number of copies to be printed.
- You can choose a cover sheet for a window envelope.

PQB STATUS

As you perform your COBRA tasks, the Status box will become your focal point for tracking deadlines. Please become acquainted with this section.

Status Window Description
The Status window displays these important deadlines:
1. COBRA Election Notice issue deadline,
2. PQB deadline for responding to the COBRA Election Notice, and
3. Deadline for the receipt of the first premium payment from the PQB.

At the top of the Status window, you will see the "Qualifying Event Date" and the "Qualifying Event Notification Date". These dates were entered in Qualifying Event. At the bottom of the window, you will see the "Maximum Continuation Date". This date can only be modified in COBRA PQB Data Records.

Deadline Tracking
There is a graphic indication of the number of days left to meet the system-generated deadlines. Green indicates that the deadline was met. Red indicates that the deadline has passed. Yellow indicates a completion date that, depending on the Company’s policies and practices, could be either within the deadline or past the deadline.

These deadline dates should be used as a reference point. Final determination should be based on the COBRA regulations and the advice of your legal counsel.

Election Notice Deadline and Completion Date
For employers administering their own COBRA Plan, the Qualifying Event Notification Deadline for termination, reduction of hours, employee entitlement to Medicare or death of the employee, is a total of 44 days from the "Qualifying Event Date". In the case of divorce, legal separation or loss of
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

dependent status, the Qualifying Event Notification Deadline is 14 days from the “Qualifying Event Notification Date”. The Notification Completion Date is system-generated when the COBRA Election Notice is printed.

**Election Notice Response Deadline and Completion Date - Caution!**
The PQB’s Response Deadline is system-generated at 60 days from the Date Coverage Ends or the Notification Completion date, whichever is later. When a response to the Election Notice is received, you enter the Response Completed Date. Then, Solo will generate the Initial Premium Deadline. These dates can be edited.

**Initial Premium Deadline and Completion Date**
The Initial Premium Deadline is 45 days from the Response Completed Date. This date is system-generated and can be edited. When the first premium is received, you complete the Initial Premium Completed date.

**COBRA Response Result - Change when COBRA Elected**
The final COBRA result can be selected from the drop-down box. Pending is the default status. The choices are:

- **Pending Enrollment**
- **Elected**
- **Waived in Writing/ Not Entitled**
- **Did Not Respond**
- **Missed Deadline**
- **Elected Awaiting Premium**
- **Disability Extension Pending**
- **Disability Extension Elected**

**COBRA Non-Election Letter**
Not required. If COBRA is not elected, you can send a Non-Election Letter by clicking on the Letter button and, then, Non-Election Letter.

**ELECTIONS**

**Benefit Plan Elections**
If the PQB elects exactly the choices presented on their election form, click on the “Elected as Active” button. If they make other selections, you will need to use the Add button:

1. Select the **Benefit Plan** from the drop-down box.
2. Select the **Coverage Class** from the drop-down box.
3. **Do not enter the “ends date” until there is a change in coverage.**
4. When finished, select Cancel or Save. Continuing adding elections until done.

**Edit an Election**
1. Select the Benefit Plan to be edited by using the row selector on the left of the screen.
2. Click on Edit.
3. As appropriate, enter a revised Begins date, Ends date or Premium amount.
4. Select the Reason from the drop-down box.
5. When finished, select Cancel or Save.

**Delete an Election (no audit trail)**
1. Select the Benefit Plan to be edited by using the row selector on the left of the screen.
2. Click on Edit.
3. In Edit, select the Delete button at the bottom of the Window.
4. When finished, select Cancel or Save.
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

**Letters**
- **Confirmation Letter** - for the initial election
- **Rate Change** - for a rate change that affects all Qualified Beneficiaries in a coverage class.
- **Benefit Change** - for a Qualified Beneficiary who has elected another benefit plan.
- **Enrollment Change** - for a Qualified Beneficiary who has elected another coverage class.

**PAYMENT INSTRUCTIONS**
You can issue Premium Payment Instructions or Coupons. We recommend the Payment Instructions for an employer. If a **monthly billing statement** is desired, you can print one coupon at a time.

**Issuing Payment Instructions - Default Choice**
Select Print. You will go to Print Preview first. From Print Preview, you can then print or email your Payment Instructions. If necessary, you can save to Word and edit.

**Issuing Coupons – Use singly for a Monthly Bill**
1. If Coupons are to be printed, enter the “First Coupon Start Date”. If premiums are pro-rated, enter the COBRA Effective Date. Automatically, **Solo** will calculate and include the pro-rated premium amount on the first and last month’s Coupons.
2. Enter the “Number of Coupons” to be printed.
3. If necessary, edit the Grace Period. The default is established in Setup. If necessary, edit the Premium Due Date. The default is established in Setup. If the first and last months’ premiums are pro-rated, the Premium Due Date should still be the 1st.
4. Select Print. If you are printing only one Coupon, you will go to Print Preview first. If you are printing multiple Coupons, you will not go to Print Preview but directly to print.
5. The Last Coupon Print Date is completed for you. It is the last month for which a Coupon was issued.
6. Date Printed. This date will be completed for you.

**PREMIUMS**

**Entering the Initial Payment Received Date in Status**
You should enter the first premium-received date in Status to insure a proper audit trail.

**Two Ways to Enter and Track Premiums**
There are two ways you can enter Premiums. You can use the Auto Premium feature or you can manually enter them. With just a few exceptions, using Auto Premium will be the way to go.

**What is the COBRA Month?**
The COBRA Month allows you to keep track of the number of months that the PQB has been on COBRA. The maximum number of COBRA months will be 18, 36 or 29. It is important to accurately enter the COBRA Month to which the premium paid applies and to keep the numbers in sequence. If you are pro-rating premiums, there may be one extra COBRA Month.

**Auto Premium**
"Auto Premium" - represented by a dollar sign ($) icon - is located at the bottom right of the Add Premium window. When clicked, the next premium transaction will be automatically entered. You
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

will only need to enter a “Check Number” and enter any Comments. Auto Premium is very flexible and you can edit any of the data categories that have been completed for you. But, you must remember to keep the COBRA Month in sequence and to enter a unique Check Number.

Initial Premium Entry
The first premium you receive from a PQB will be, in most instances, for multiple COBRA Months.
1. Click on the Add button at the bottom of the Premiums Window.
2. If you want to use the Auto$ function, click on the button at the bottom of the Window. If you want to manually enter the Premium amount, complete the data categories in red.
3. If the amount received is greater than the Premium Due, you will be asked if you want to disburse this payment when you click on Save. Click on the OK button.
4. If there is a partial month’s payment left over, you must Allocate the partial payment.

Premium Entry Beginning after COBRA Month One
For example, in a Takeover or Multiple Qualifying Event Situation If you are starting with a COBRA Month other than one (1), you can use Auto Premium but you will need to edit the data.

Multiple Payments Received
You may receive multiple payments for the same COBRA Month. For example, you receive two separate checks for the June Premium in COBRA Month 6. In this instance, you could either manually enter the second premium payment or use Auto Premium and edit the data. You may need to Allocate any partial premiums for a COBRA Month.
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

**Premium Overpayment**
If a premium overpayment has been received, you can use Auto Premium and then edit the Premium Paid to reflect the actual premium amount received. Because the amount received is greater than the amount due, Solo will disburse this payment for you into future months. You may need to Allocate any partial premiums for a COBRA Month.

**Premium Underpayment - Allocate**
If less than the full Plan Premium has been received, you can use Auto Premium but you will edit the Premium Received Amount. Moreover, because the Premium Paid is less than the Plan Premium, the premium must be Allocated.

**Allocating Partial Premiums**
If a partial premium is received, Solo will prompt you to allocate the premium received between the various benefit plans elected by the PQB. This is done in the Edit mode. If you don’t perform the allocation, various the Partial Premium Reminder Report and other premium reports may be incorrect.
1. Choose the COBRA Month for which you want to Allocate Premiums by clicking anywhere near the Premium Paid amount you wish to Allocate. Edit will automatically open.
2. Click on the Allocate button at the bottom of the Window. The Allocate Window will open.
3. The PQB’s benefit elections will be in the first column of drop-down boxes.
4. Allocate the premium to each benefit plan until you have allocated the entire premium received.
5. When you receive another payment, you will enter the amount and, then, allocate it. You will add to the amount previously allocated until the Remaining Balance column is at zero.
6. When the full amount has been received, you will uncheck the Allocate boxes.

Upon receipt of any subsequent premium payments for that COBRA Month, Add the basic Premium data and, again, Edit that entry. The Allocate work form’s “Total Premium to Allocate” is the aggregate total of the premiums received for a COBRA Month. When the entire Premium for the COBRA Month has been paid, the Remaining Balance column will be zero.

**Reverse or Delete a Premium Entry**
There are two possible remedies.
1. Delete the entire entry by clicking on the Premium entry row and, then, selecting Delete from the Edit Window. You will not have an audit trail of this entry.
2. Using the Add button, re-enter the data for the same COBRA Month but use a negative amount for the premium. For example, if a premium amount for $200 needs to be reversed, enter a minus sign in front of $200.00. There must be a unique Check Number. You will then have two entries for the same COBRA Month that will cancel each other out.

**Handling Late Premium Payments and Letters**
From the main Menu bar and Letters, you will be able to send a Late Premium Reminder. You can either enter the Scheduled Termination Date in Premiums or when sending the Late Premium Reminder.

**Partial Payment within the Insignificant Premium threshold**
If it is necessary to send out a premium payment reminder letter, that letter is available in Letters in the Premiums function box. You must establish these settings during the set up process in order for this letter to be available.
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

**Redistribute Premiums**
If premiums have been paid into the future and, if due to a rate or other change, the premiums needed to be retroactively re-allocated based on new monthly rates, just delete all of the premiums entered and, starting with the first month of the "re-allocation" period, enter the total premium due for the period. Solo will disburse it for you.

**TERMINATION (AND REINSTATEMENT)**
The steps for terminating a PQB (and all covered Family Members) are as follows:
1. Choose the Termination Box on the Main Switchboard.
2. Enter the Termination Date.
3. Select the Reason. The COBRA Status will automatically change.
4. Issue a Termination Letter.
5. If necessary, issue a HIPAA Certificate of Creditable Coverage.

**Tip:** If you want to remove a PQB with no audit trail, you will use COBRA PQB Data Records.

**Reinstate a PQB**
Enter the date and Solo will initiate the process for you.

**Terminate a Dependent from COBRA**
If a Family Member is terminated from the COBRA program, in Family Data you must de-select the Qualified Beneficiary check box, delete their SSN and enter a COBRA Ends date. You must issue a Termination Letter from the dependent from Letters. If necessary, issue a HIPAA Certificate of Creditable Coverage.

**16. AUDIT TRAILS AND DATA MODIFICATION**

**LETTER HISTORY AUDIT TRAIL**
Accessed by double clicking on the Letter Quick Reference Icon at the top right of the Main Switchboard. The Letter History tracks any external correspondence by the date completed and the user’s name. You may need to use the scroll bars to view all of the data displayed. This data cannot be edited.

**PRINT A PQB’S AUDIT TRAIL**
You can print a PQB’s Letter History Audit Trail from the PQB Summary Detail Report from Reports on the menu bar and the PQB Snapshot Icon on the Main Switchboard.

**DATA INTEGRITY AND USING STATUS**
Please remember to update the Status Response Result of all PQBs.

**COBRA PQB AND ACTIVE EMPLOYEE DATA RECORDS**
**Use with Caution!**
The button - located in Utilities from the Main Menu bar- will access data on all PQBs that are entered into Solo. From here, the displayed data categories can be edited quickly - except for the Social Security Number. In addition, an entire PQB record can be deleted.

**COBRA DEPENDENT DATA RECORDS**
**Use with Caution!**
This button - located in Utilities from the Main Menu on the menu bar- accesses data on all
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

Dependents who have been entered into Solo. From here, the displayed data categories can be edited quickly and a Social Security Number can be edited. Alternatively, the entire Dependent record can be deleted.

**PLAN DATA RECORDS**

*Use with Caution!*

This button, located in Edit in the Database Manager, accesses data on all Benefit Plans that you have set up. From here, the displayed data categories can be edited or the entire record can be deleted.

17. **DATA EXPORT OPTION**

**Export Function**

You have the ability to customize a set of data for output as either a report or as a file in the choice of a RTF, TXT or HTML format. This feature is in Utilities on the Main Menu. From the choices available on the screen, make your selection of the data to appear in the report or the file.

**Export to Excel - COBRA Listing Report**

You have the ability to export directly to Excel using COBRA Listing Report found on the menu bar on the Main Switchboard. This can be useful for mail merges for labels or other correspondence.

18. **LABELS, ENVELOPES AND COVER SHEETS**

**COVER SHEETS**

If you have window envelopes available, you can choose from three cover sheet options in the Print General Notice or election Notice.

**ENVELOPE PRINT**

Access from the envelope icon in either Active Employee or the COBRA Manager. From Print Preview, you can print a #10 or 6x9 envelope.

**COBRA LABELS - MULTIPLE**

Access from Letters on the Solo Menu bar. The data is for entries in the COBRA Manager only. You will have several choices to make.

19. **HIPAA CERTIFICATES OF CREDITABLE COVERAGE**

**HIPAA DATES**

- Date Waiting Period Began
- Date Active Coverage Began
- Loss of Active Coverage Date
- COBRA Termination Date

**HIPAA CERTIFICATES FOR FAMILY MEMBERS LOSING ACTIVE COVERAGE**

Used for voluntary terminations of active plan coverage. Issued from the Active Employee section. You can issue a Certificate for the entire family from the HIPAA Certificate function box or for an individual dependent in the Family Data Box.
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

**HIPAA Certificates Issued with the Election Notice**
The Date Waiting Period Began and the Date Active Coverage Began can be entered in Personal Data for the active employee or PQB. The same dates are automatically entered for each Dependent. After entering the Qualifying Event Date in the Qualifying Event function box, the Loss of Active Coverage Date will be generated by Solo. After issuing the Election Notice, go to the HIPAA Certificate function box and print the HIPAA Certificate.

**HIPAA Certificates When COBRA Terminates**
In Termination, enter the COBRA Termination Date. The Termination Date will be generated by Solo for the PQB and any Family Members if they don't have a COBRA Termination Date already set. Print the HIPAA Certificate. If any dependents have different coverage dates and you need a unique Certificate, you can edit the dates and print a separate Certificate in Family Status.

**Dependents Needing a Certificate**
From Family Data, you can issue a Certificate to one dependent at a time with unique dates that are entered in Family Data.

**20. Importing Data**
You can import data on active employees, PQBs and dependents. This is addressed in the separate Import and Utilities document found in your COBRA Notebook in Section II.

**21. Security and Permissions**
You can establish password protected security and permission in Solo. See the Set Up Manual for instructions.

**22. Archiving Old Data**
Solo does not have an archive function like our Maxim module. If you want to “clean-up” your records by removing PQBs who did not elect COBRA or who have terminated their COBRA coverage, you will want to print some reports for each individual in the event you need the records in the future. Probably, it’s not prudent to delete any records until a full twelve months has elapsed.

1. Run a snapshot report for each person being deleted from Solo. As necessary, run any other reports that might be useful in the event of an audit or dispute.
2. To delete the employee or PQB:
   Utilities>Edit Data>Edit PQB/Employee Data. Select the PQB using the row selector to the left of the SSN and click on the Delete button.
3. To delete dependents:
   Utilities>Edit Data>Edit Dependent Data. Select the dependent using the row selector and click on the Delete button.
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

23. **DELETING RECORDS**
To delete an active employee, PQB, dependent or a COBRA Plan from the program without leaving an audit trail. There may be more detailed instructions in each section.

Utilities>Edit Data>select the choice of Edit PQB/Employee Data, Edit Dependent Date, edit Plan Data.

Select the data to be deleted using the row selector to the left of the SSN and click on the Delete button.
Refer to the COBRA Procedures for additional guidance in COBRA compliance and use of Solo.

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