



Beyond Benefits

## Ancillary Benefits



Flexible Spending Accounts

COBRA Administration

HIPAA Administration

Direct Billing/Premium Collection

Customized Benefit Solutions



Beyond Benefits

*EBPA, a leading Third Party Administrator (TPA), for over 40 years, offers a wide array of products and services including Medical, Dental, Short Term Disability, Flexible Benefit Programs, COBRA Administration, HIPAA Administration, Direct Billing/Premium Collection Services and the ability to provide Customized Benefit Solutions.*

## Your Single Source for Ancillary Benefits

EBPA offers a complete range of ancillary coverages. Based on your unique business needs, we can custom-design a benefit plan that's right for you and your employees. Why complicate matters when you can have a single, reliable source for all of your ancillary benefit needs?

Our clients will tell you that we always go the extra mile. We work to find creative solutions to meet every business need. We also provide administrative support to ease the burden of current in-house administrative tasks.

Put us to work. See what we can do for you and your employees with our exceptional customer service and our creativity in custom-designing the most cost-effective benefit plans.

### **Ancillary Benefits:**

- Flexible Spending Accounts
- COBRA Administration
- HIPAA Administration
- Direct Billing/Premium Collection
- Customized Benefit Solutions

# Save Money With Flexible Spending Accounts

## Why Flexible Spending?

Flexible Spending Accounts offer a way for you and your employees to save money on health care expenses. Employees can direct a portion of their paychecks into a special, tax-free account that reimburses them for eligible out-of-pocket health care and/or dependent care expenses.

Employers also save. A flexible benefit program offers tax advantages to your business. In addition, with EBPA administering your flexible benefit program, you have the efficiency of a single, dedicated resource looking after your interests.

EBPA's highly skilled dedicated FSA staff can administer your FSA program expertly and confidentially. We also offer the flexibility to meet your administrative needs.

## Advantages of Flexible Spending Accounts

### Employer Advantages

- Opportunity to enhance your employee benefit package
- Control benefit costs by reducing Unemployment and Worker's Compensation taxes

### Employee Advantages

- Greater flexibility to choose the right benefit plan
- Increase spendable income by reducing Federal, State, and FICA taxes

## Flexible Spending Account Options

### Health Care and Dependent Care Reimbursement Accounts

- Ability to disperse checks weekly, bi-weekly, semi-monthly or monthly
- Direct Deposit
- Debit Card

### Parking and Transit

- Checks mailed directly to employees
- Direct Deposit
- Debit Card

### Tuition Reimbursement

- Customized to client's needs
- Checks mailed directly to University
- Reports mailed to client

### HRA (Health Reimbursement Arrangements)

- Customized to each client's needs
- Ability to dispense checks weekly, bi-weekly, semi-monthly, or monthly
- Payment to providers and/or employee
- Debit Card

# Comply And Simplify With Expert COBRA Administration

## What You Need to Know About COBRA

The government requires employers with 20 or more workers to offer a temporary extension of benefits to certain former employees and their dependents. This continuation of benefits is called COBRA, and it can be the source of tremendous worry and financial loss for any business—if you don't know what you're doing. Fortunately, all you need to know about COBRA is that EBPA can eliminate the work and worry for you.

## COBRA Administration

The rules for compliance are complex, tedious, and constantly changing, making COBRA a nightmare to administer. A simple clerical error can cost you dearly.

The law provides a strict timetable for employers to inform employees of their rights and options. There is also a deadline for individuals to choose continuation and to pay the premium. If you fail to comply with all parts of the regulations, you risk costly penalties.

We can perform your COBRA administration regardless of who your benefit carriers are or how many benefit plans you have.

## Let Us Worry About COBRA

EBPA provides expert COBRA administration. Let us eliminate the labor and stress of compliance. Let us protect your business from enormous financial loss due to non-compliance. In short, let us worry about COBRA while you focus on your business.

The bottom line: EBPA can efficiently and effectively protect your business from COBRA violations and heavy penalties. We can offer you peace of mind.

## Advantages of our COBRA Administration

- COBRA can be an add-on to your in-house services or contracted as a stand-alone service.
- Our technology can handle the massive volume of COBRA paperwork.
- Our systems ensure critical deadlines are met and records are maintained to substantiate compliance with all guidelines.
- Our systems can respond quickly to ever-changing COBRA requirements.
- We take away the burden from your team.
- We are experts with a proven track record of superior service.
- We prevent violations and associated financial penalties.

## What We Do for You

- Provide timely notification of COBRA rights
- Send initial and subsequent notifications
- Manage COBRA elections
- Provide invoicing services
- Collect monthly premiums from COBRA participants
- Track eligibility and monitor each individual's account throughout the duration of coverage
- Distribute COBRA termination notices
- Distribute weekly and monthly reports to clients, carriers, and other vendors
- Provide client customization
- Maintain and monitor COBRA regulations
- Provide new-hire notification
- Administer open-enrollment services

## HIPAA Administration

### What is HIPAA?

HIPAA is a federally mandated law designed to improve the portability and continuity of health care coverage in group and individual insurance.

We can perform this service for you regardless of who your benefit carriers are.

### What We Do for You

- HIPAA Certificate at loss of coverage
- HIPAA Certificate at COBRA cancellation
- HIPAA Certificate per request
- HIPAA Certificate to participants for up to 24 months following loss in coverage
- Superior customer service



## Direct Billing & Premium Collection Made Easy

EBPA offers direct billing and premium collection services to save your HR team from the time-consuming activities of invoicing and collecting employee and retiree premiums.

We have developed a direct billing system that maximizes the flexibility of payment options to meet the needs of your employees and retirees, including such cases as:

- Retiree billing
- Leave of absence
- Long term disability

### What We Do for You

EBPA can help with the administrative burden of collecting premiums. You can lose hundreds of dollars—even thousands—from failure to collect premiums or from keeping employees or retirees active on your benefit plan when they should have been canceled. Take advantage of our superior expertise in collecting and documenting premium payments. Enjoy the freedom our excellent customer service provides to your HR team.

#### **Our direct billing and collection services include:**

- Invoicing for premiums
- Collecting monthly premiums
- Tracking and reporting eligibility
- Monitoring each individual's account
- Weekly and monthly reporting to clients



Beyond Benefits

## Custom Benefit Solutions For Your Unique Business

### Custom-Fit Solutions to Meet Your Needs

Talk to us. Let us know your needs. We'll go to work designing a custom benefit solution that meets those needs. Our main goal is to see that your benefit program meets your business needs. We look for ways to save everyone money. We also try to see where we can lighten your workload. We want to allow your in-house team to concentrate on high value HR activities such as recruitment and employee relations rather than basic administrative tasks. We can help you eliminate unnecessary labor, frustration, and cost. Our experts have the experience, knowledge, and ability to do just that. We build custom plans and programs that work for you, your HR team, and your employees.

### What We Do for You

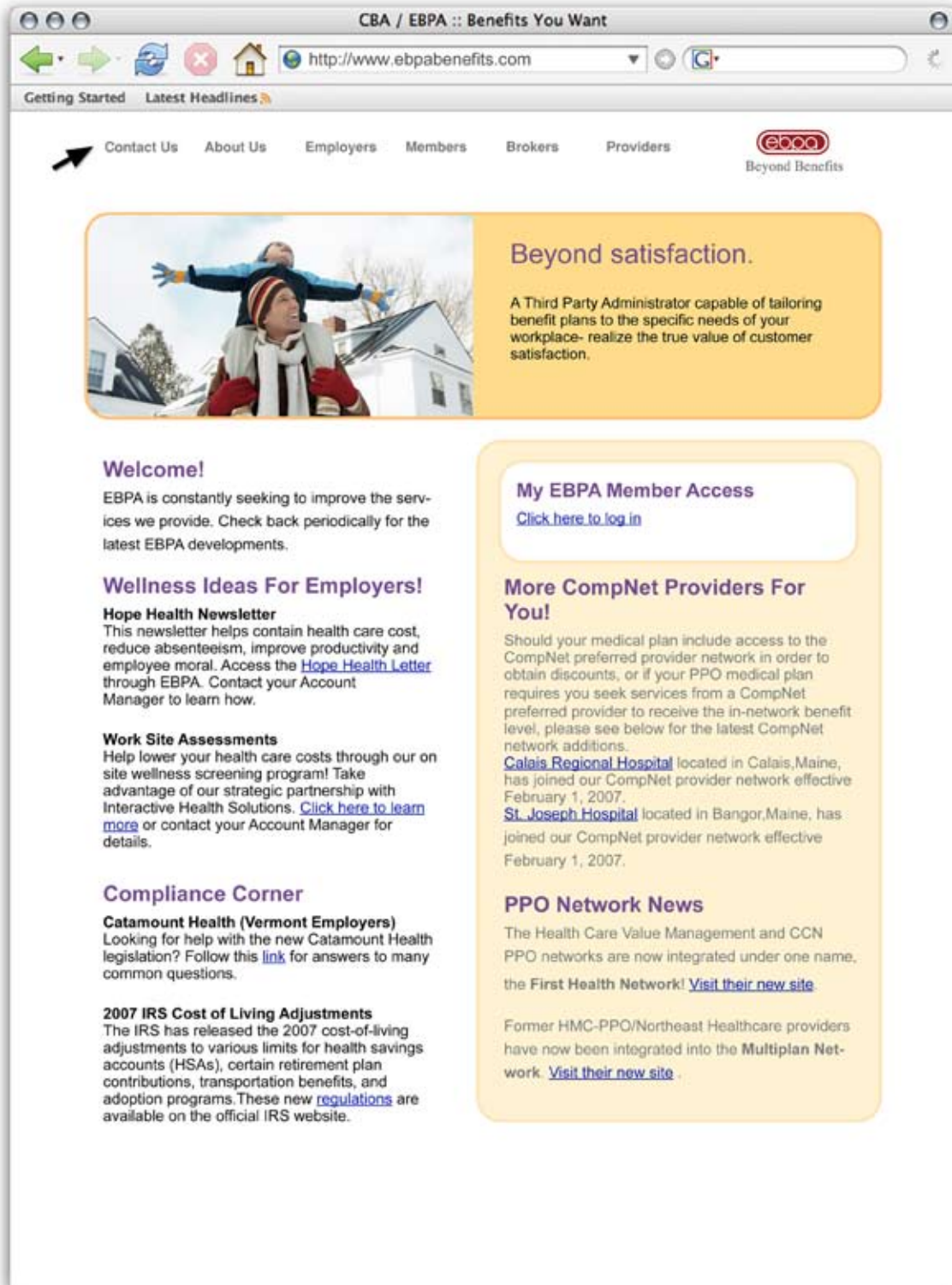
#### Following are some examples of customized programs:

- Employer Sponsored Wellness Reimbursement Programs
- Adoption Assistance Reimbursement Programs
- Employer Sponsored Community Based Programs for the Underinsured
- Plans for Alternative Medicine and Natural Therapies
- Health Newsletters
- Web Based Enrollment
- Check Writing Programs for Disability
- Retiree Medical Spending Accounts

## Check Us Out...

Put our more than 40 years of experience and superior customer service to work for you.

For more information, visit us online at [www.ebpabenefits.com](http://www.ebpabenefits.com) or call our Ancillary Lines Sales Team at 888.222.3580



The screenshot shows a web browser window with the address bar displaying <http://www.ebpabenefits.com>. The page title is "CBA / EBPA :: Benefits You Want". The navigation menu includes "Contact Us", "About Us", "Employers", "Members", "Brokers", and "Providers". The EBPA logo is in the top right corner with the tagline "Beyond Benefits".

**Beyond satisfaction.**

A Third Party Administrator capable of tailoring benefit plans to the specific needs of your workplace- realize the true value of customer satisfaction.

**Welcome!**

EBPA is constantly seeking to improve the services we provide. Check back periodically for the latest EBPA developments.

**Wellness Ideas For Employers!**

**Hope Health Newsletter**  
This newsletter helps contain health care cost, reduce absenteeism, improve productivity and employee moral. Access the [Hope Health Letter](#) through EBPA. Contact your Account Manager to learn how.

**Work Site Assessments**  
Help lower your health care costs through our on site wellness screening program! Take advantage of our strategic partnership with Interactive Health Solutions. [Click here to learn more](#) or contact your Account Manager for details.

**Compliance Corner**

**Catamount Health (Vermont Employers)**  
Looking for help with the new Catamount Health legislation? Follow this [link](#) for answers to many common questions.

**2007 IRS Cost of Living Adjustments**  
The IRS has released the 2007 cost-of-living adjustments to various limits for health savings accounts (HSAs), certain retirement plan contributions, transportation benefits, and adoption programs. These new [regulations](#) are available on the official IRS website.

**My EBPA Member Access**  
[Click here to log in](#)

**More CompNet Providers For You!**

Should your medical plan include access to the CompNet preferred provider network in order to obtain discounts, or if your PPO medical plan requires you seek services from a CompNet preferred provider to receive the in-network benefit level, please see below for the latest CompNet network additions.

[Calais Regional Hospital](#) located in Calais, Maine, has joined our CompNet provider network effective February 1, 2007.

[St. Joseph Hospital](#) located in Bangor, Maine, has joined our CompNet provider network effective February 1, 2007.

**PPO Network News**

The Health Care Value Management and CCN PPO networks are now integrated under one name, the First Health Network! [Visit their new site](#)

Former HMC-PPO/Northeast Healthcare providers have now been integrated into the Multiplan Network. [Visit their new site](#)



Beyond Benefits

**EBPA**  
37 Industrial Drive  
Exeter, New Hampshire 03833-4593  
Phone (800) 258-7298  
Website: [www.ebpabenefits.com](http://www.ebpabenefits.com)