



IMPLEMENTATION INFORMATION COBRA/DIRECT BILL CONTINUATION

Welcome to Alerus. We appreciate the opportunity to provide COBRA/direct bill continuation services to you. This is an outline of the documentation and information necessary to implement your services through Alerus.

Implementation Process

To begin the implementation process, please complete and return listed documentation to Alerus at hwsetup@alorus.com. Also, review the employer responsibilities below.

- Client Information Form
- ACH Authorization Form —monthly invoicing and remittance credits
- COBRA/Direct Bill Continuant Takeover Form —current COBRA/direct bill participants (enrolled or pending); OR submit your continuant information via Excel spreadsheet (template provided)
- Carrier Notice of Administration form(s) — should be completed and is the employer responsibility to be sent to your current carriers for notification of the change in COBRA/direct bill administration. **NOTE:** if your carrier is Principal, please contact them; they have their own form

Alerus will review the implementation information and will reach out with questions.

An Administrative Agreement will be sent to you for your review. Once the signature pages are returned to Alerus, the implementation process will begin.

Once the COBRA/direct bill service is implemented, the group will receive a welcome email with online credentials and online access instructions.

If you have any questions when completing the documentation, please contact the implementation department.

Alerus Service Directory

Consulting Assistance

DeAnn Fiore

Health and Welfare Account Executive
P.O. Box 64535, St. Paul, MN 55164-0535
deann.fiore@alorus.com
952.253.1283

Implementation Services

Health and Welfare Implementation
hwsetup@alorus.com
800.898.9344

- Stacie Ravenhorst, CFC
- Rebecca Nordaas

Alerus Retirement and Benefits

P.O. Box 64533
St. Paul, MN 55164-0533
Phone: 800.761.1934 (toll free)
952.253.1261 (local)
Fax: 866.808.7821
Email: cobra@alorus.com
Hours: M – F, 7:30 a.m. – 4:30 p.m. (CT)
Website: alorusrb.com
cobra.alorus.com (client/participant)

Client Service Center

Phone: 877.661.4727 (toll free)
Email: healthbenefits@alorus.com
Hours: Monday – Friday, 7 a.m. – 7 p.m. CT

COBRA/Direct Bill Continuation Member Payments Only

Alerus Retirement and Benefits
P.O. Box 3850
Omaha, NE 68103-3850

Employer's Responsibilities

Carriers

It is the employer's responsibility to notify all carriers of the initial termination.

Qualifying Events

All qualifying events must be reported within 14 days of the specific qualifying event or after loss of coverage.

Monthly Premium Billings

Audit your carrier premium billings each month to ensure that all members have been added to, changed within, or removed from your insurance carrier premium billing within 60 days. Alerus is not responsible for premium billing discrepancies beyond 60 days after premium billing date, as most carriers will not retro back changes more than 60 days for adjustments.

Continuation Paperwork

Please confirm whether your current carrier (or new carrier if you have changed carriers during renewal) requires you to complete additional paperwork in regard to COBRA/direct bill or MN Life continuation.

New Rates

New rates must be received in our office at least two to three weeks prior to the renewal date to assure timely implementation. **Please note plans are handled in the order in which they are received; October – February processing may be delayed.** Alerus will not back-bill qualified beneficiaries for premium rate increases when the rates are received in our office after the renewal date.

Example: Rates received on September 10 for a renewal date of September 1 will be effective October 1. Premium deficiencies due to late rate notices are the responsibility of the employer.
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Erroneous Information

There will be a minimum charge of \$75 per hour for correcting and responding to erroneous information, including:

- Open enrollment reinstatements to correct incorrect terminations included in electronic files
- Carrier changes requested after plan rate changes have been processed
- Late notification of rate or carrier changes or urgent updates required for reinstatements

Remittance

Remittance to employers of collected premiums will follow within five to seven business days of the previous month closing.

If there are any questions or concerns regarding the termination and reinstatement processes, please contact Alerus immediately.

Note: Alerus will not reinstate pending COBRA/direct bill continuants on coverage until all forms and initial payment have been received.