



COBRA EAS™

Administrator

The Trade Act, USERRA and State Continuation Requirements are all completely handled.

Full electronic archiving lets you easily store all records on CD, tape or other media. Use the archive search engine to easily find records and reproduce any system correspondence exactly as it was originally output.

Detailed audit trail records are always available for any significant activity. Behind the scene automatic notes are maintained with *who* did what *when*.

Complete accounting functions let you automatically disburse received premiums back to clients, carriers, claim accounts or other entities, even splitting a single payment that must be distributed to multiple entities. Detailed audit trail records of disbursements are automatically output for your client or your file. You can even write the checks automatically.

Cost savings features that others charge extra for are built into COBRA EAS Administrator. Duplex printing, Import-Export, Letter Writer and postal bar codes have always been standard features.

Web Enabled

CSPWeb is a completely integrated module that can put your COBRA business on the web in a couple of hours. Brand your site with your own text and graphics. Create custom Help screens, add your own Privacy Policy and Terms Of Use documents. Grant access to brokers, clients, plan participants and other authorized users to view, add or edit data. Your client data stays on your servers. There are no on-going per participant or per user fees beyond optional support agreements.

Automatic

COBRA EAS Administrator was designed from the first byte to minimize labor and maximize profits. It fully automates as many administrative processes as possible. Notification letters, billings, grace period notices, termination notices and more than 35 other letters are automatically output based on the current status of the participants in your file when you process. You can run the process for one person, one client or everyone in your file.

You can schedule items to process at different times to even out your workflow. For example, set rate change notices to output on the 15th of the month, billings on the 20th and termination letters any time a process is run.

You can even script the process to run after normal business hours, importing any client new COBRA participant files received electronically, running a process to output any notices or letters due out and then sending the very latest eligibility files to your carriers.



Suite 161 / 16 Technology Drive / Irvine CA 92618 / 800 523 8047 / www.bencorp.com

In widespread use since 1987, COBRA EAS Administrator was built to handle the special requirements of multi employer COBRA administration. Designed for TPAs, brokers, insurance companies and others who provide value added services, this feature rich system fully automates the process to minimize labor costs while giving you the flexibility that you need to get and keep more clients. It is the choice of a majority of the nations largest and most successful COBRA administrators.

Easy To Learn And Use

COBRA EAS Administrator is very intuitive, allowing you to get new personnel up and running in a very short time. Using the extensive operator security functions you can limit any operator to the tasks that match their skill level.

Extensive on-line help and a very illustrated User Reference Guide provide quick answers to any questions. The COBRA law is built-in so you don't need to be an expert in law or computers to effectively use it.

An optional Annual Extended Support Agreement is available that provides unlimited phone support and all updates without charge. It also allows access to our on-line Customer Only area which includes training, practice tips, downloadable updates and much more.

Quality Software - Exceptional Support

Our commitment is to develop the highest quality products -then back them with exceptional support. Built from the knowledge that comes from years of administration and software experience, our systems are installed in all 50 states and several US Territories. Our users range from small administrators to the largest Fortune 100 companies. We are most pleased that many of the nation's largest benefit law and consulting firms have selected our systems for their own employee plans.

Integrated

All applications in the CSP Suite can be used alone or fully integrated with each other. From new hire to retiree - you only import or enter data once - then use it in all other applications.

Complete

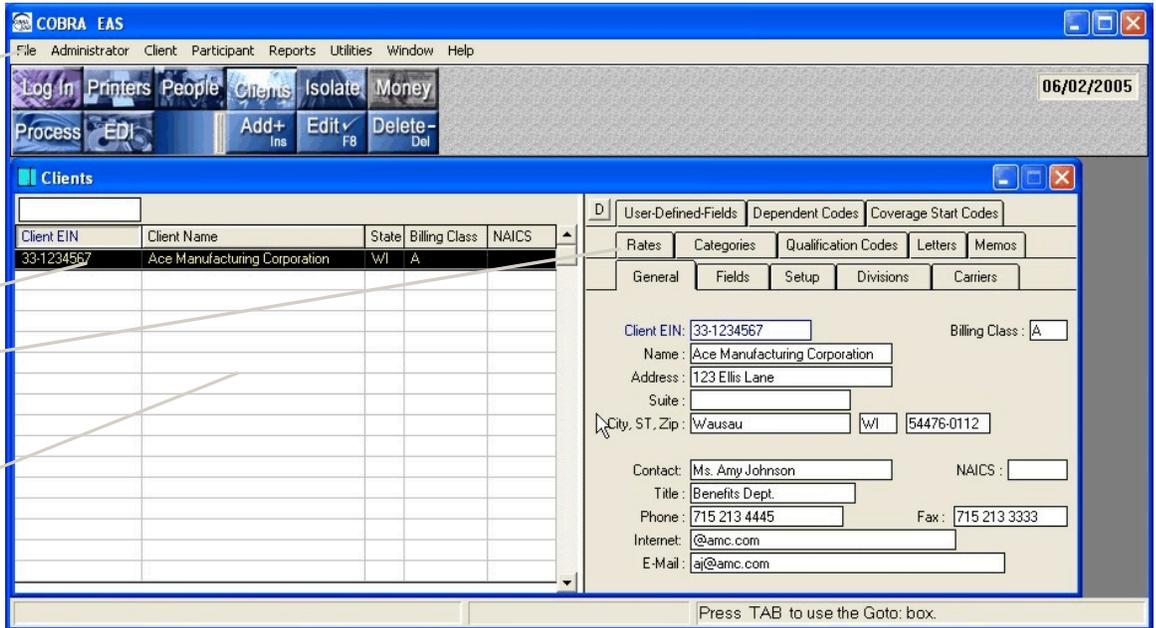
COBRA EAS Administrator is complete in all aspects of administration. Automatic sequencing of multiple events lets you put the same person on the system more than once, a frequently encountered situation. Automatically handles all payments, including advance, partial, NSF and refunds. Easily handles subsequent and multiple events and special charge situations like disability.

COBRA EAS is easy to learn and use - that's important for any mission critical software in a world where needs and people change frequently but consistent performance is required.

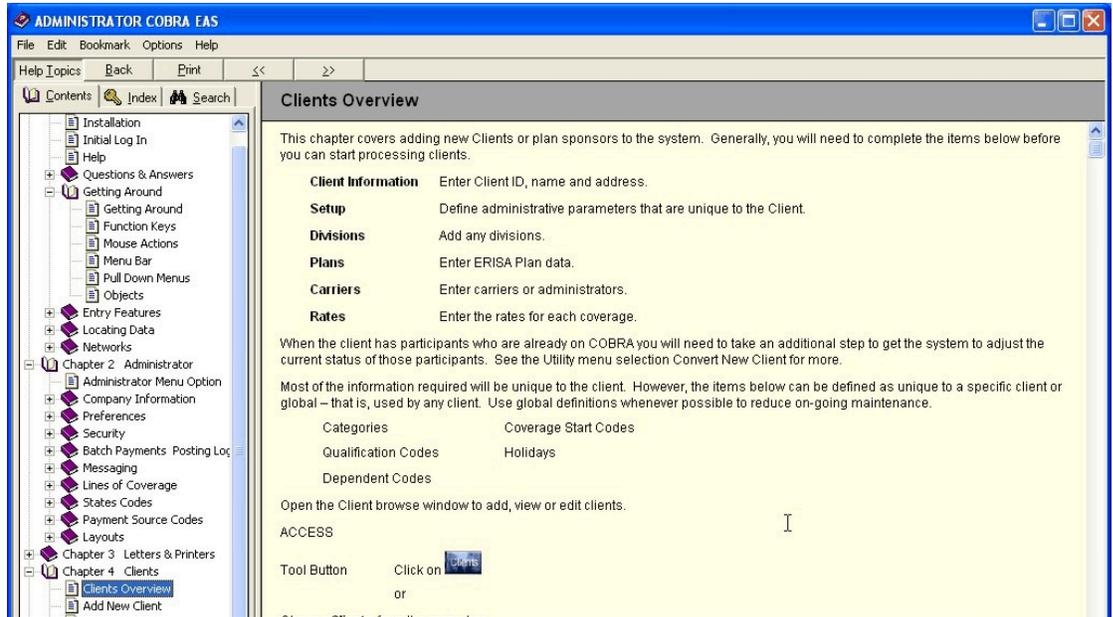
Intuitive tool buttons and menus provide ready access to all program functions.

All information is readily available in the browse - for more detail click on any tab.

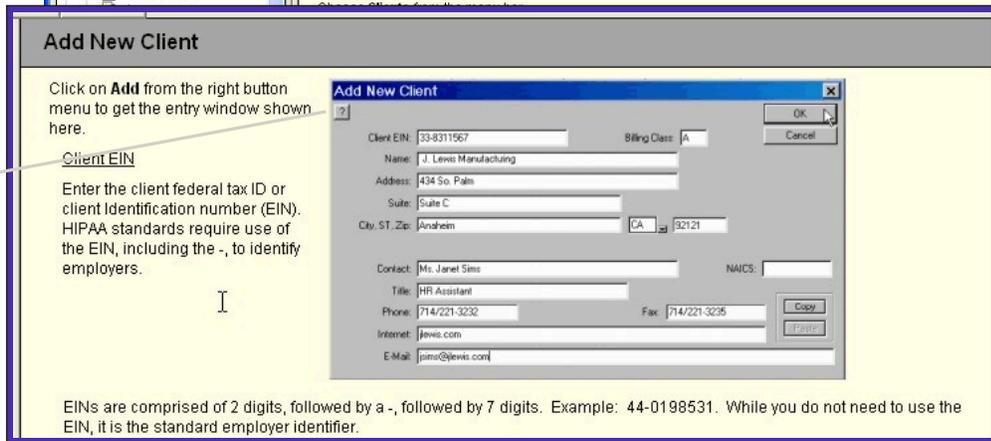
You can choose which fields to display in the browse and easily change the order in which they display.



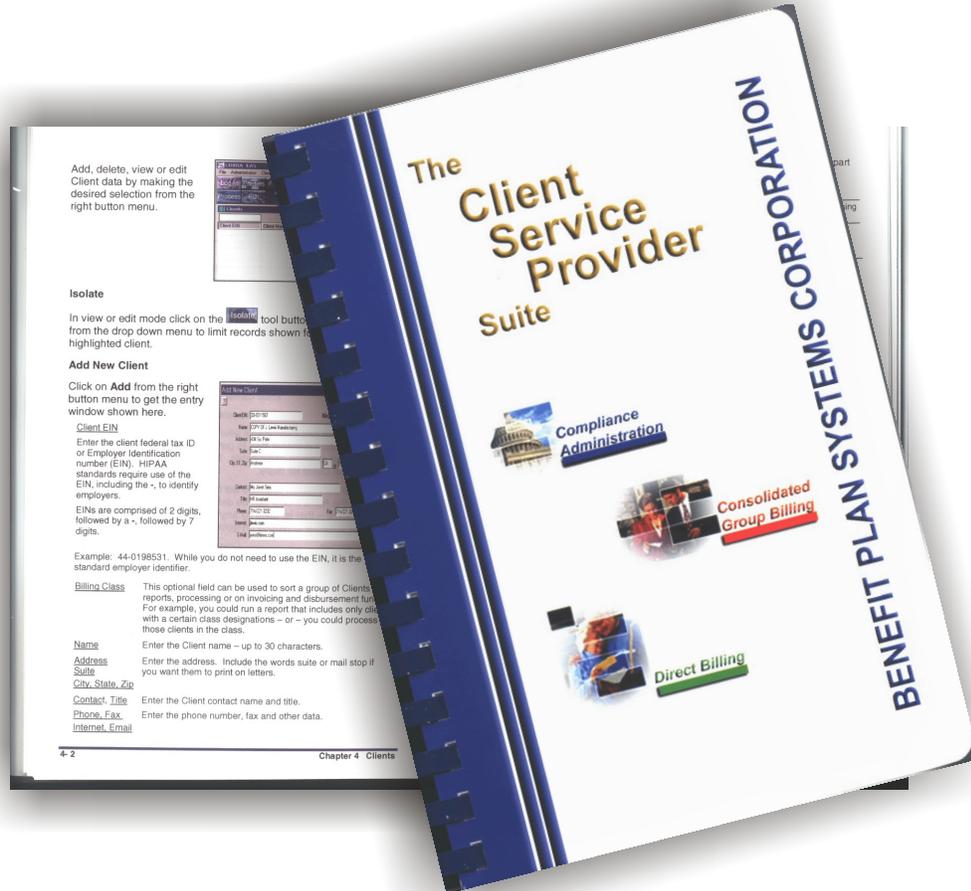
Click on the HELP button to get on-line, illustrated detailed explanations...



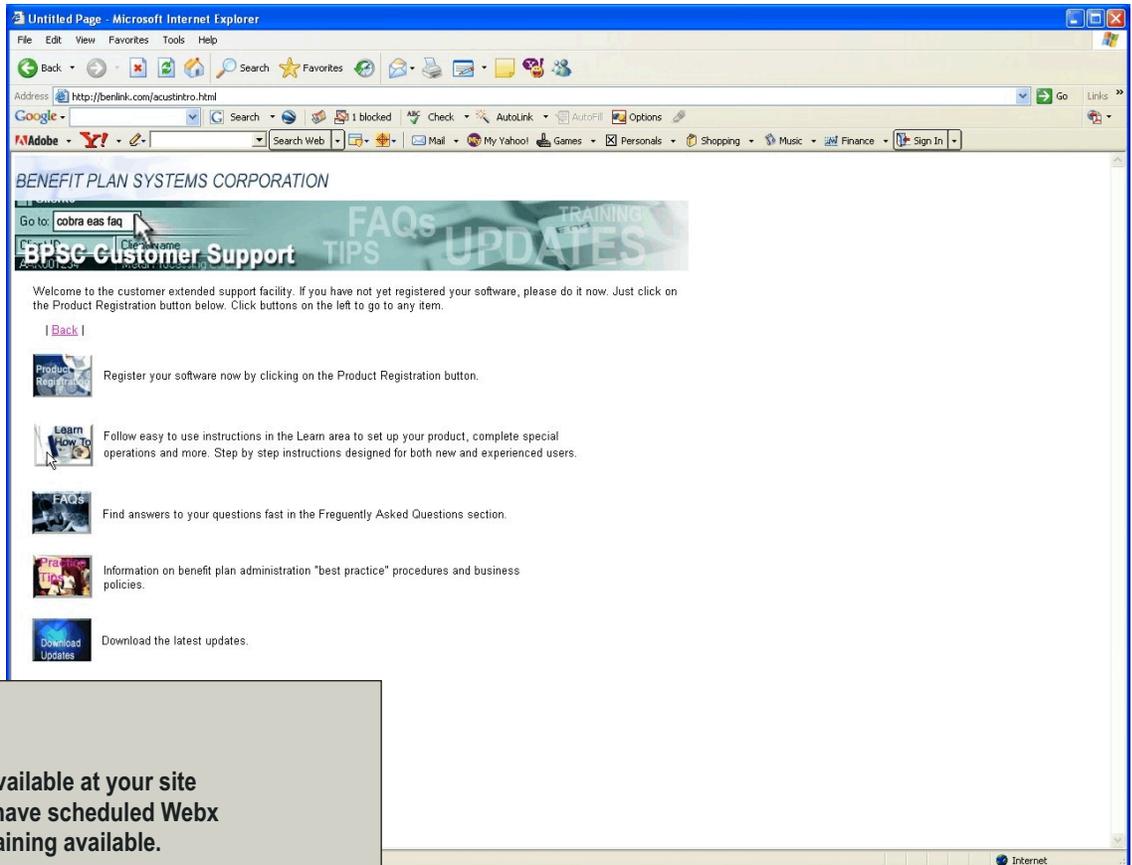
...or on the entry window for very specific help on the field that your cursor is on.



An illustrated User Reference Guide provides step by step instructions on all system functions.



Extended support customers have on-line access to web lessons, practice tips, current legislative developments, FAQs Library and more.

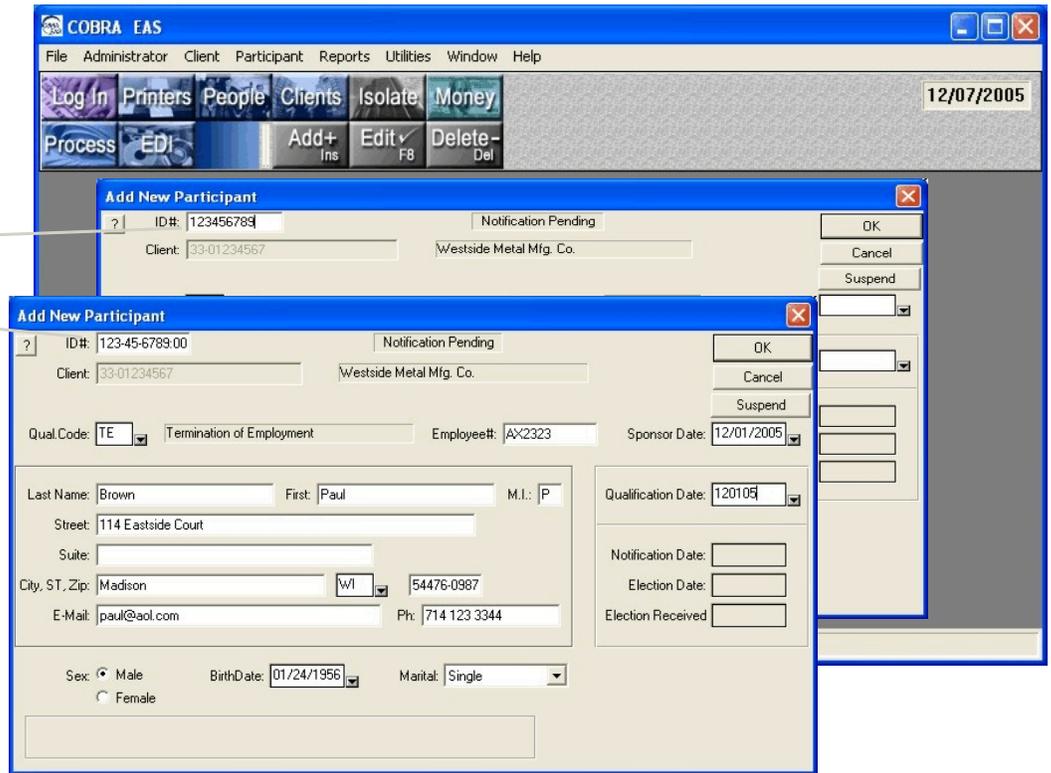


Custom training is available at your site or at ours. We also have scheduled Webx interactive on-line training available.

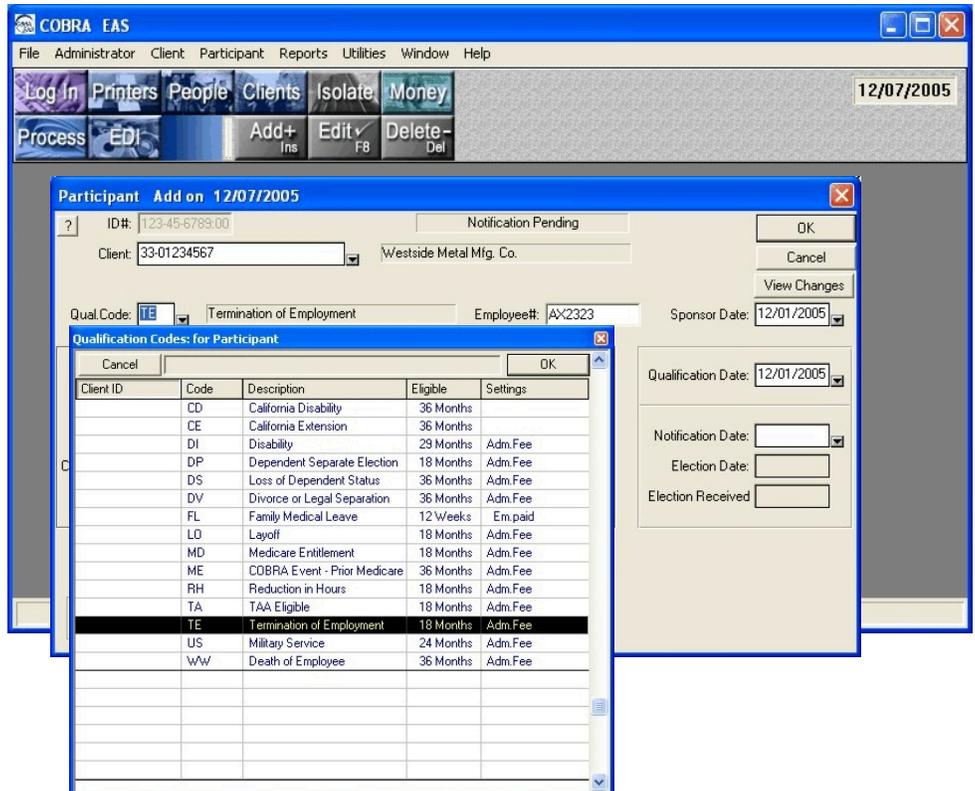
Easy data entry and inquiry features make it simple to provide the kind of right now response that your clients demand in this multi tasking world.

Some Examples

When entering data into date or other fields that use separation characters just type the data -- when you tab the separation characters are automatically inserted.



Minimize errors and speed entry by using the drop down selection windows to complete fields.



COBRA EAS Administrator includes hundreds of features that you won't really appreciate until you need to use them - features like:

Event Sequencing People often experience more than 1 COBRA event. Exp: Layoff, recall then another layoff. The system automatically sequences each event, allowing you to maintain multiple records for the same person.

Change An ID Suppose that you add a person with an incorrect ID - then later need to change it to the correct one. The system lets you make the change in an orderly way, correcting all of the persons files. The only way to make this kind of correction in some of our competitors products is to delete the entire record - then rebuild it.

Separate Elections Each family member can make a separate coverage election - COBRA EAS lets you assign coverage to each person, putting the premium on one billing and correctly reporting eligibility.

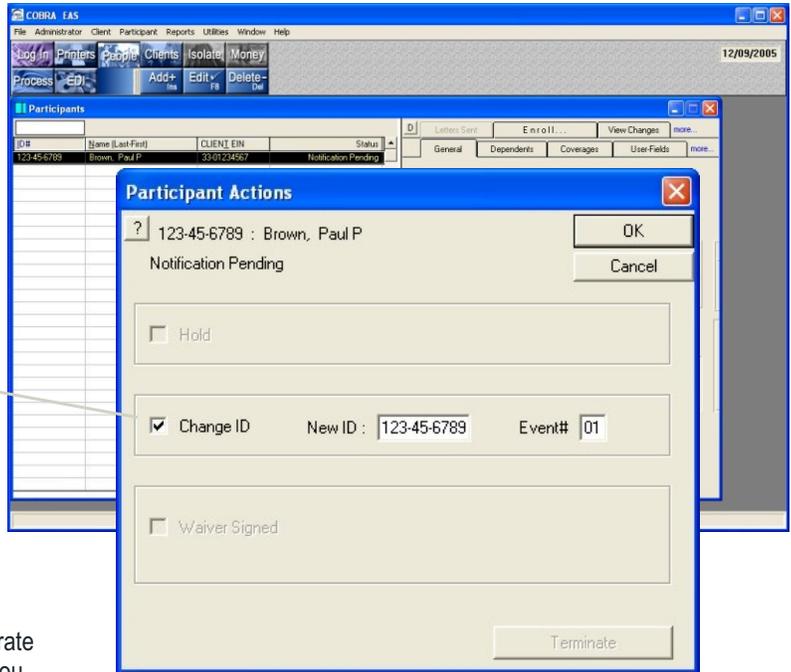
Subsequent Events A secondary event could extend coverage to 36 months, less any time prior to the event. The system automatically tracks and assigns the correct time period of remaining coverage.

Billing For Multiple Rate Periods Often, you will need to produce billings for periods that span multiple rate periods. For example, when you need to produce the next years coupons with a rate change starting with the 3rd coupon. The system automatically produces correct billings for both retro-active and prospective periods, even when multiple rate amounts apply.

Reprint Notification Letters or Payment Coupons. Just point to the person, then choose Reprint from the menu to generate an exact reprint of the Notification/Election Letter or billing coupons for any from and to selected time period.

Starting Coverage What about clients who have a Health Plan with coverage extending to the last day worked and a Dental Plan that ends the last day of the month? COBRA EAS allows you to set a different start date for each coverage.

Write Date Activated Reminders Automatically remind yourself to check or complete actions for both clients and people by writing memos that will automatically display on the future date you set.



Recurring Letters Suppose a client wants you to periodically check the continued full time student status of any student dependents on COBRA.

Create a custom letter then set the interval at which it should automatically output.

HIPAA Security HIPAA requires you to implement very specific security features to safeguard the protected healthcare information in your system. Features that are already in COBRA EAS.

Standards for passwords and log in actions.

Adverse event logging.

Tracking of all user activity.

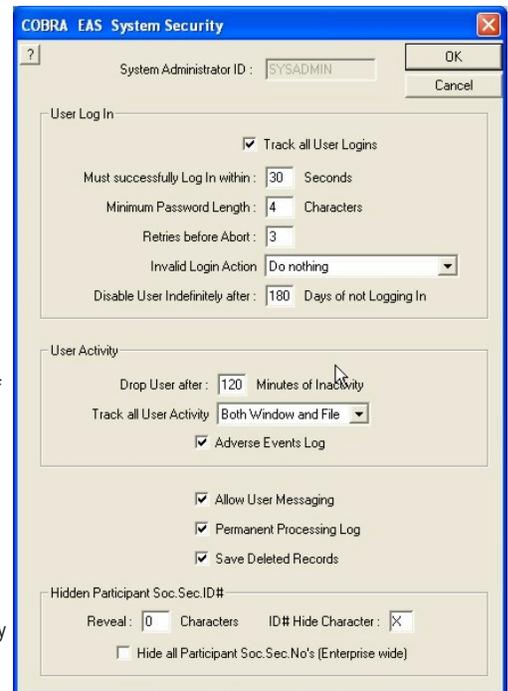
Optional 128 bit encryption of all data files.

Auto handling of invalid log in.

Auto program exit after an inactive period.

Number of log in retry attempts allowed.

Limit user to very specific activity and/or clients.



Automatic Processing

COBRA EAS has the logic built-in to *automatically* search through your data files and output whatever is needed for each participant.

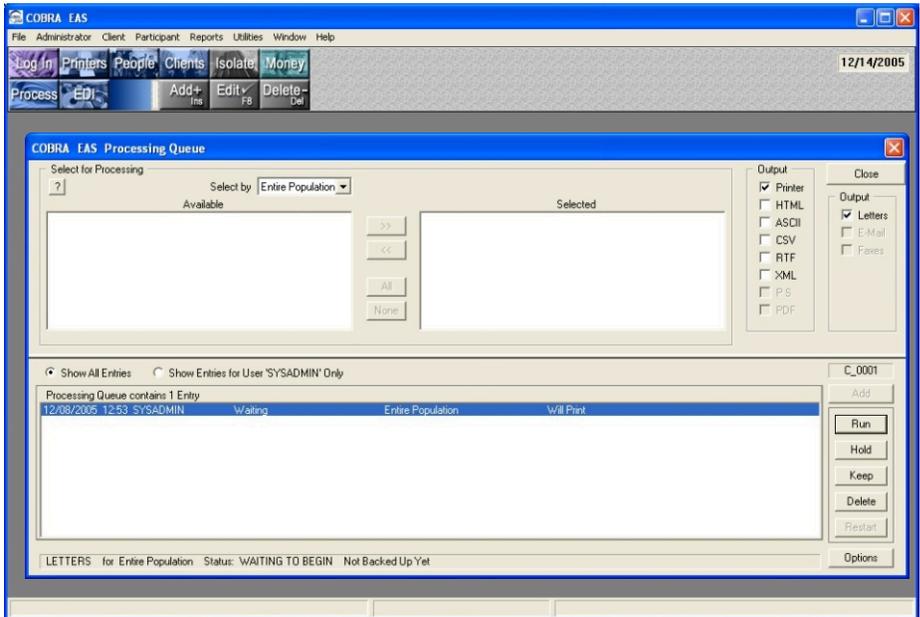
Notification/Election letters, rate change notices, grace period letters, partial payment letters, non-payment termination letters, conversion, billings, Certificates of Creditable Periods of Coverage and more than 30 other notices and letters are all output based on the participants or dependents current status.

You enter or import data - then let the system process it based on the parameters that you have set - no need for manual logs, reminders to process by item or any other operator activity required.

Choose to process just one person, one client, a group of clients or all people in your file - you can even schedule items to process at different times.

Output is automatically collated, with all items for each person, within each client, grouped and pre-addressed - ready for a window envelope.

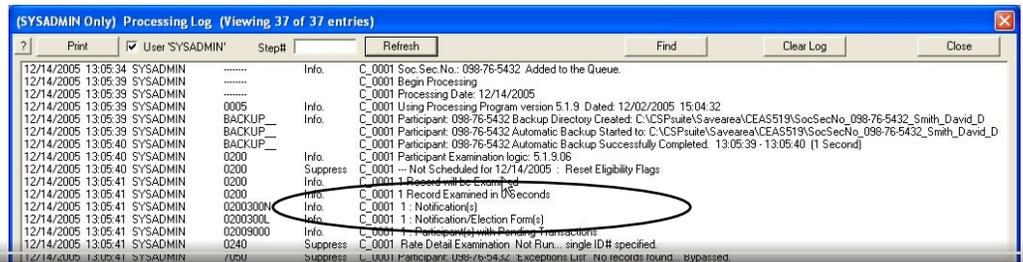
In addition to letters and notices the process outputs multiple logs and other documents that provide detailed audit trail records.



The process runs in the background, allowing users to continue working while it runs.

Process Log

The processing log shows each step and all actions completed. Note that during this process only 1 Notification letter was output.



Certificate of Mailing

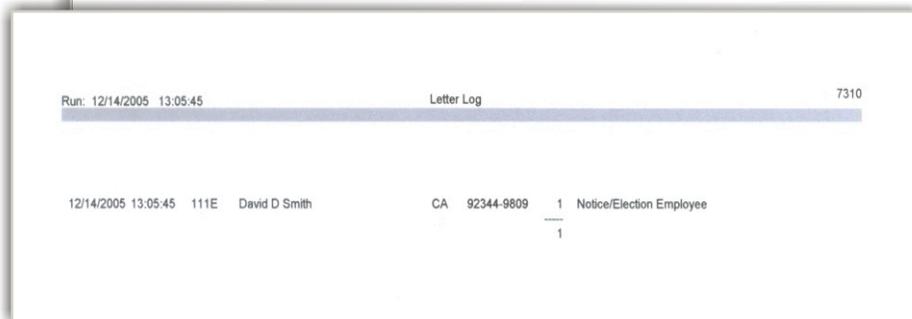
Complete Certificate Of Mailing, ready for your post office. You can modify the layout to meet your local post office need.



Letter Log

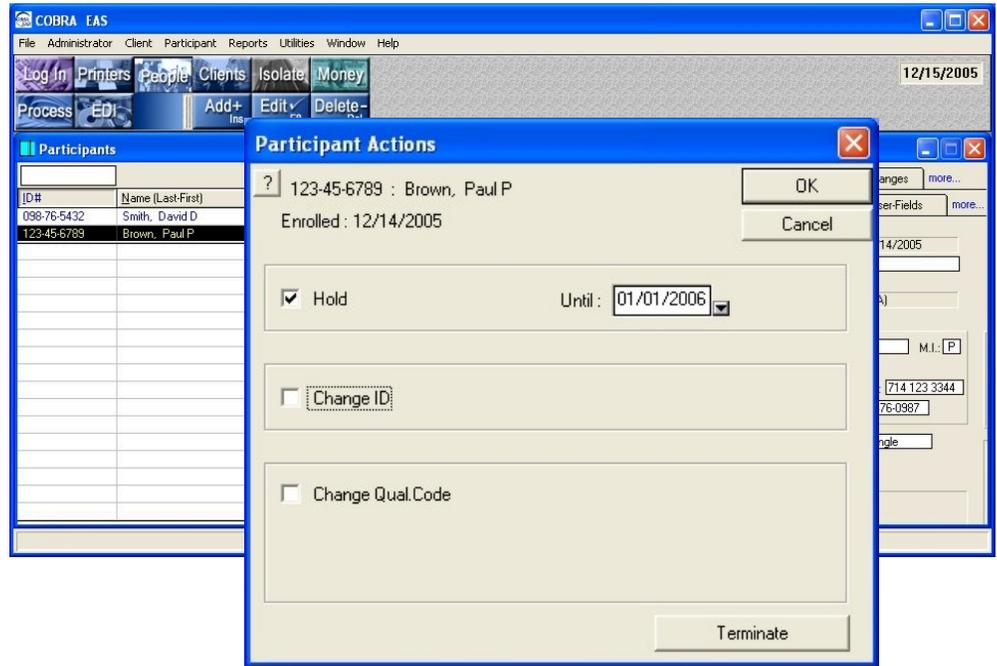
The letter log provides full details on each letter or notice produced by the process.

Retain the log for a permanent record of every letter or notice that you produced.



On Hold Status

Often, you will find the need to put a participant in a "Hold" status until you get clarification or want to take some further action. The system lets you set a date on which the "Hold" will automatically be removed and further processing will continue.



Billing/Payment Adjustments

In some competitor systems the only way to correct a billing or payment error is to delete the participant and payments - then re-enter both. COBRA EAS recognizes that mistakes do happen and lets you easily correct any situation.

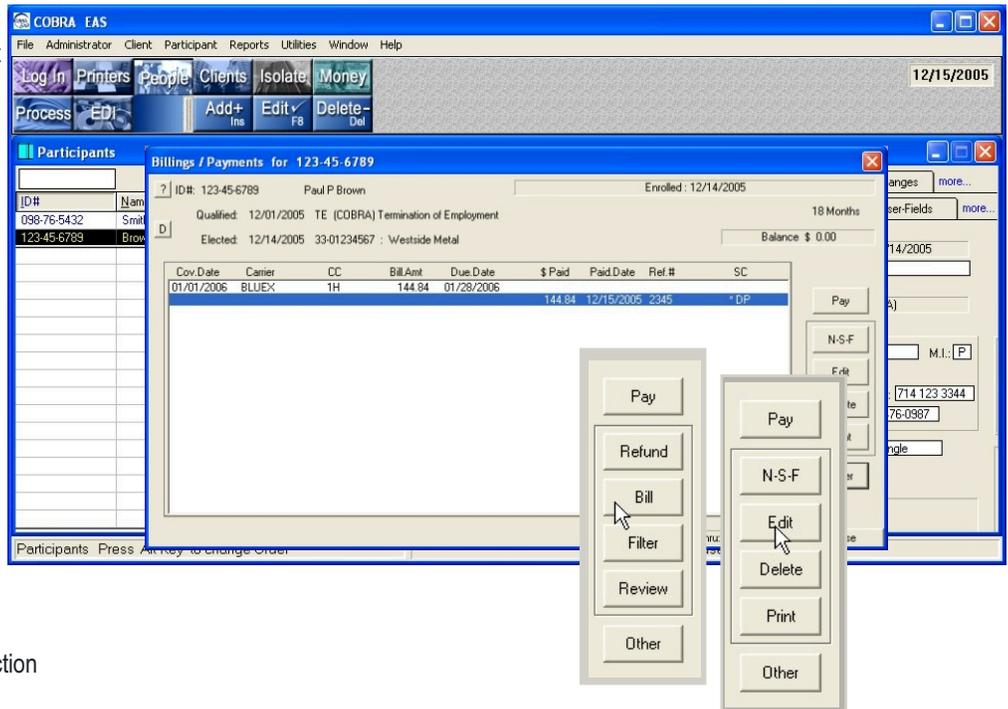
Refund Automatically refund posted amounts and generate a letter including the refund reason.

Manual Bill Create a manual bill if you need to handle some special situation.

Retire Bill Stop billing for an amount that may be uncollectible while maintaining an automatic audit trail.

Apply Remove a payment from one billed coverage and apply it to another coverage.

Delete Delete a billing or payment that was erroneously entered. The system automatically writes a detail note on this type of transaction to provide a complete audit trail.



See the subsequent section on payments and billings for more money handling features.

Add Your Own User Defined Fields

Create any number of Date, Character, Logical or Numeric fields to hold special data that may be required. You can add these fields to the regular entry screens.

There are an almost endless number of ways to use these special fields - from triggering special text to be included on specific letters if the Client or Person has a certain UDF assigned to just keeping special data that a certain client may want you to retain.



The most comprehensive billing and payment posting features available in any COBRA administration software

Create Bills & Post Payments

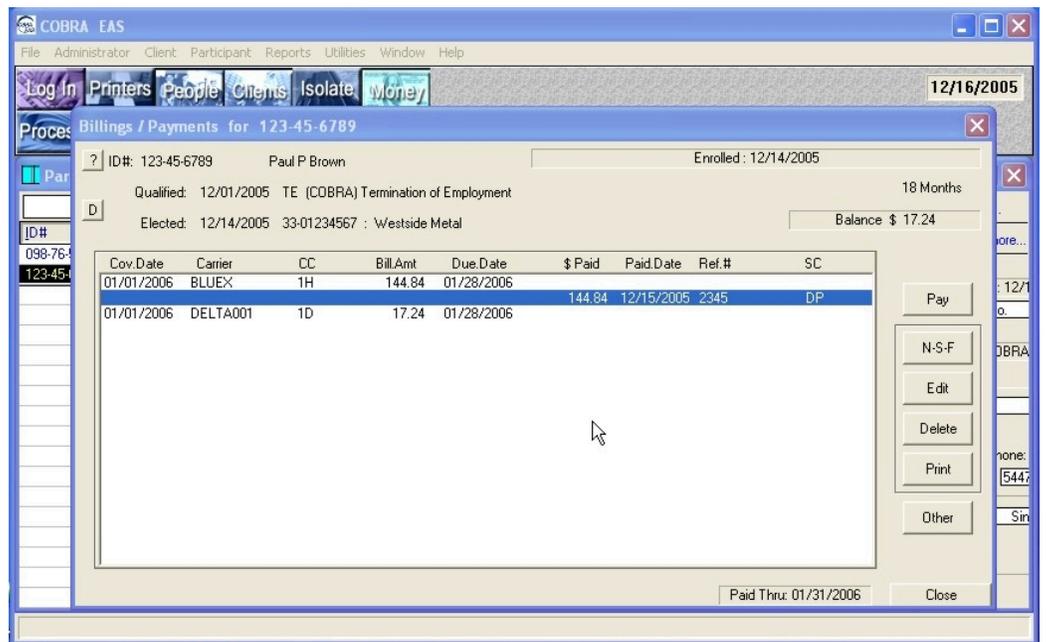
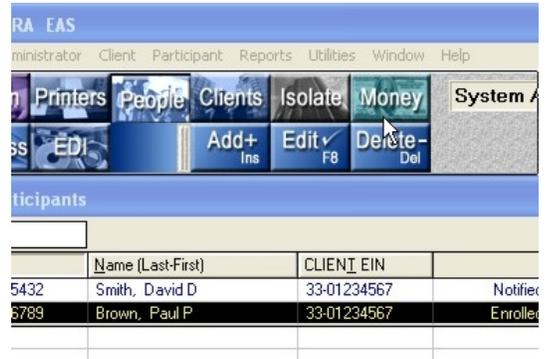
COBRA EAS includes sophisticated premium handling features that make the money part of COBRA easy. By client, choose from four billing methods:

1. Coupon Billing
2. Monthly Billing
3. All At Once Letter Bill
4. No Bill

Billings

The system creates a separate receivable for each coverage, for each period - payments are also specific to the coverage and period, providing a very accurate audit trail.

Some competing systems simply create all the bills due, then apply posted amounts to the last bill outstanding - giving you no way to later verify which payment was applied to which coverage and period.

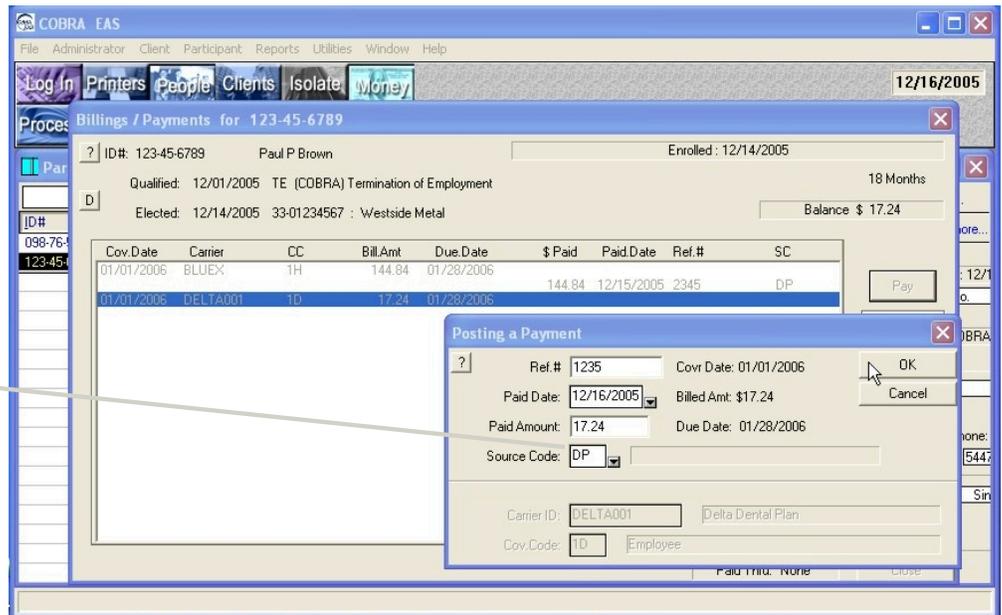


Payments

Payments can be posted individually or in a batch mode. The illustration on this page shows posting by individual. Batch mode posting is illustrated on the next page.

Note that the user can create a payment source code, in this illustration DP or Direct Pay to identify the source of each payment.

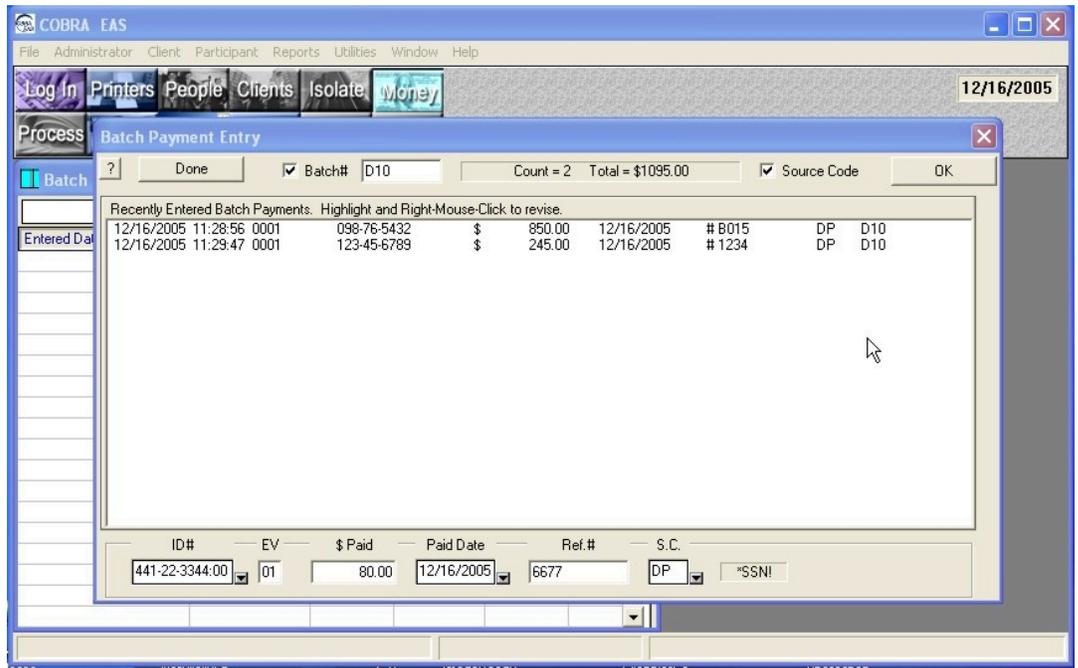
The system automatically handles NSF, advance, insignificant and significant under payments. Complete corrective features are provided that allow the user to easily correct payments that may have been erroneously entered. For example, when a payment was posted to the wrong coverage.



Batch Mode Payments

Enter payments that meet system criteria using the batch mode process. Batch mode can handle the following payments:

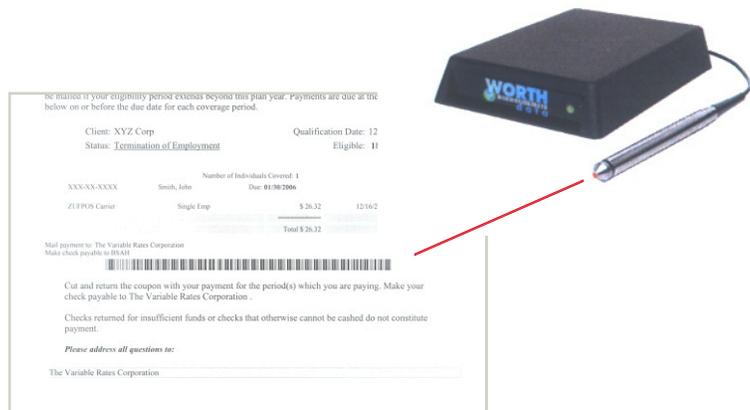
1. Payment matches one billed amount;
2. Payment matches all amounts billed for one period;
3. Payment equals amount of all outstanding bills;
4. Payment equals amount of all outstanding bills for multiple periods.
5. When no billed amounts are outstanding the payment will post as an advance payment.



Optional Bar Code Scanner

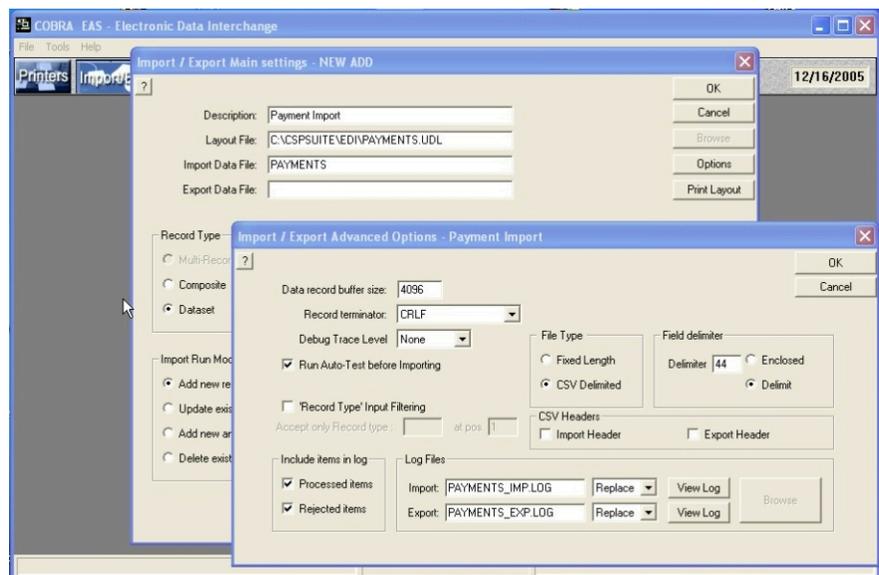
With the optional bar code scanner you can print a bar code on billing coupons - then scan payments into the batch file.

The reader attaches to your keyboard - then you scan the bar code with the pen scanner to automatically enter the payment data into the batch window.



Import Batch Payments

Import ACH or other payment files.



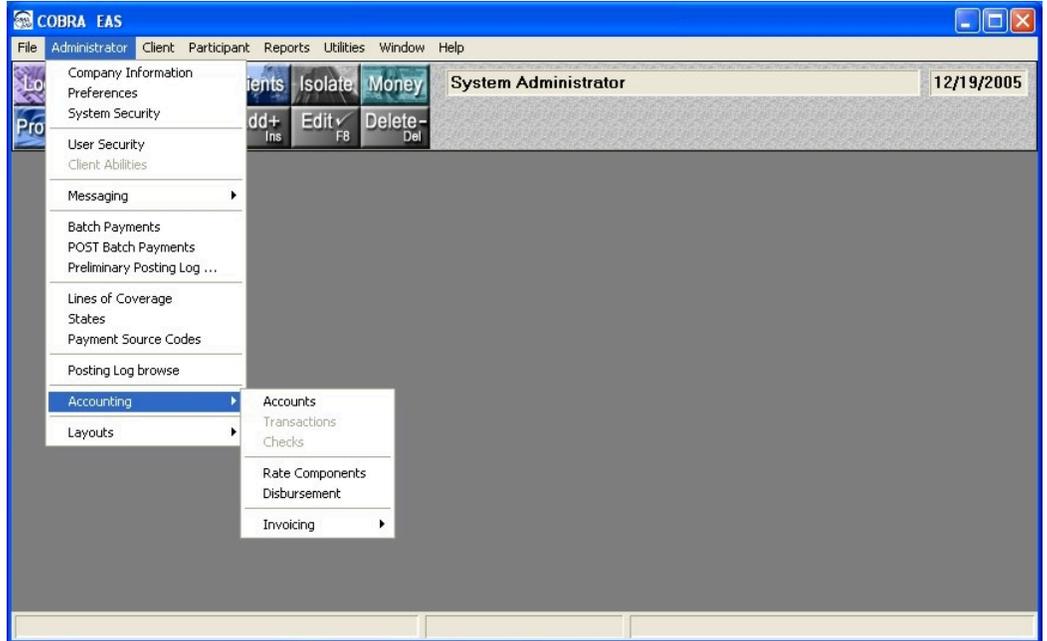
Getting payments *into* the system is only half the job - you still need to disburse them *out* to clients, carriers or other accounts.

COBRA EAS Administrator has the most functionality available in any system to automatically turn this normally *time consuming job* into an *ordinary task*.

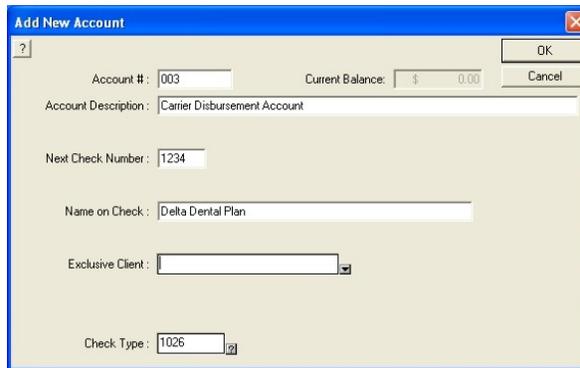
The Accounting module lets you set up client invoicing for your services and automatically disburse posted payments to multiple entities, even splitting a single posted premium into multiple parts for payment to multiple entities - providing very detailed audit reports, balancing everything to the penny.

For example, suppose that the Delta single premium of \$22.00 from client ABC needs to be distributed like this:

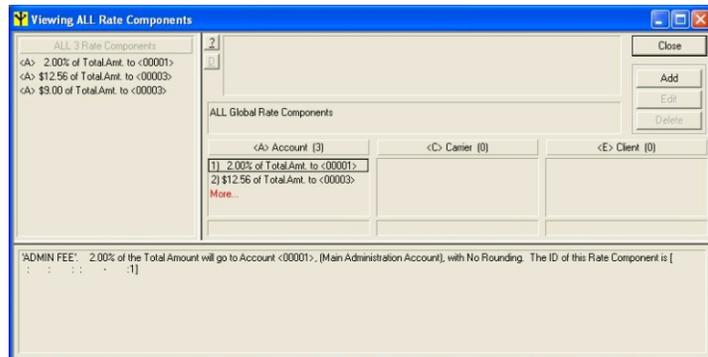
1. \$9 to a stop loss carrier;
2. \$12.56 to a claim account;
3. \$.44 to your admin account.



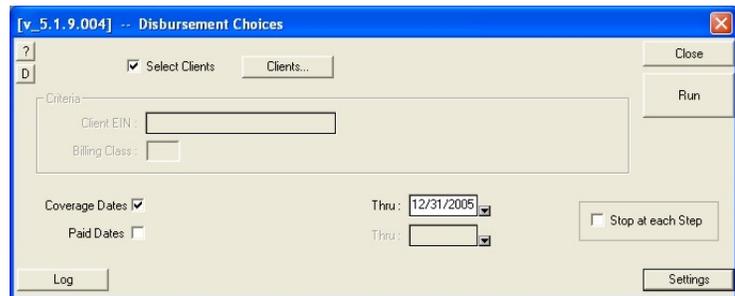
First, set up the 3 accounts...



Next, set up the components showing which parts of the rate to disburse to which entity. Using the example you will have three. 1. A flat \$9 amount to the stop loss carrier, 2. A flat \$12.56 to the claim account and the remaining 2% or .44 to your admin account.



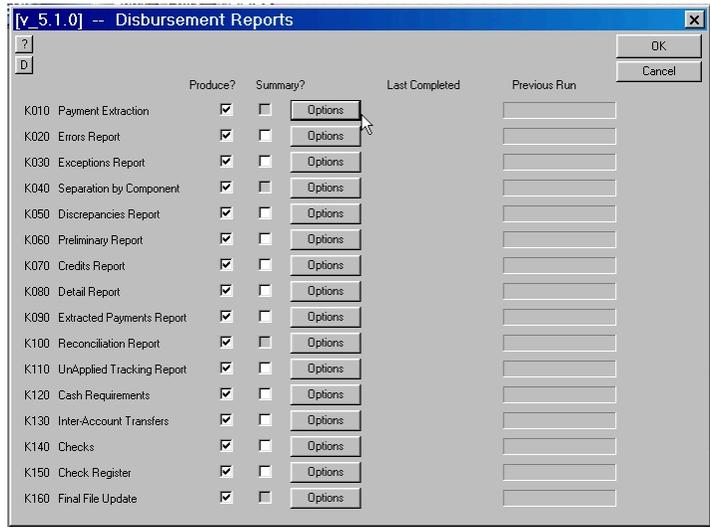
Then periodically run the disbursements process, normally once each month. The system sorts out which amounts should be paid to which entities, writes the checks and outputs the complete audit reports shown on the next page for distribution with the payments.



When the disbursement process is run the amounts are sorted out, detailed audit trail reports produced and the checks written to each applicable entity.

Disbursements are a very controlled, sixteen step process, handling retro-active amounts as well as current posted premiums.

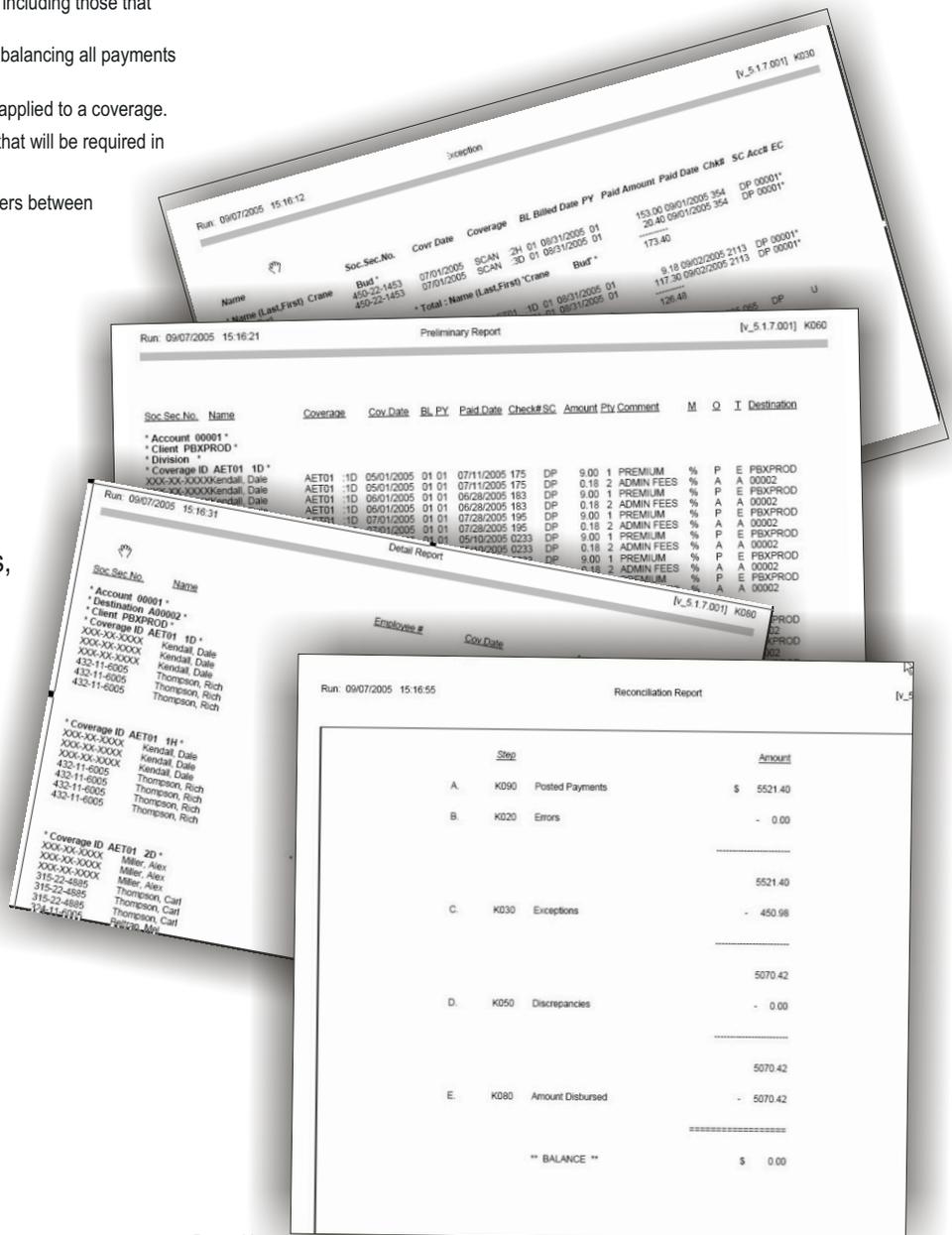
1. K010 Payment Extraction Extracts all posted payments during the selected period that were not previously disbursed.
2. K020 Errors Report outputs a report of any payments that may have errors, such as a payment missing a client ID.
3. K030 Exceptions Report outputs detail about any payments that may be exceptions, such as a payment not yet processed..
4. K040 Separation By Component sorts out which amounts will be credited to which entity.
5. K050 Discrepancy Report shows any payments that cannot be disbursed such as a payment that does not have a valid rate component.
6. K060 Preliminary Report showing detail of payments that can be disbursed..
7. K070 Credits Report shows details of any credit amounts that will be in the disbursement.
8. K080 Detail Report of all payments that will be disbursed.
9. K090 Extracted Payments Report shows all payments, including those that will be disbursed and those that cannot be disbursed.
10. K100 Reconciliation Report shows all items reported, balancing all payments disbursed and those that cannot be disbursed.
11. K110 Unapplied Tracking Report shows amounts not applied to a coverage.
12. K120 Cash Requirements Report shows the amount that will be required in each account to meet disbursement totals.
13. K130 Inter Account Transfers makes any preset transfers between internal accounts.
14. K140 Check Printing.
15. K150 Check Register
16. Final File Update



The disbursement process fully automates distribution of all posted premiums, even when one premium must be distributed to multiple entities.

Detailed audit trail reports, balancing all posted and disbursed premiums to the penny are output for your clients and your internal audit trail.

If you choose to output checks the system will output them using any check style.



Notices, Letters and Forms are a large part of COBRA administration -COBRA EAS includes all of the functionality needed to modify correspondence to meet the most demanding client request.

Just point to the letter in the browse - then choose edit from the right button menu.

The screenshot shows the COBRA EAS application interface. At the top, there's a menu bar with 'File', 'Administrator', 'Client', 'Participant', 'Reports', 'Utilities', 'Window', and 'Help'. Below the menu bar are several buttons: 'Log In', 'Printers', 'People', 'Clients', 'Isolate', 'Money', 'Process', 'ED', 'Add+ Ins', 'Edit F8', and 'Delete-Del'. The date '12/29/2005' is displayed in the top right corner.

The main window is titled 'Letters' and contains a table with the following columns: 'Category', 'CLIENT EIN', 'Ltr.#', and 'Description'. The table lists various letter types such as 'Open Enrollment Notice', 'Missing Information Letter', 'HIPAA Notice', 'Special California Notice', 'Medicare Part D Notice (Creditable)', 'Medicare Part D Notice (NON-Creditable)', 'Coverage Fact Sheet', 'Initial COBRA Information for Spouse', 'Notice/Election - Trade Adjustment Assistance', 'Notice/Election Dependent', and 'Notice/Election Employee'.

Below the table, there's a 'Letter Editor' window for letter '111E'. It shows the 'Letter ID' as '111E', 'Category' as 'COBRA (COBRA)', and 'Description' as 'Notice/Election Employee'. The editor includes a 'Font' dropdown set to '10', 'Data Table' and 'Embed' dropdowns, and a 'Sorted' checkbox. The main text area contains a series of instructions and a placeholder for the letter content, including a section for 'COBRA CONTINUATION COVERAGE ELECTION NOTICE'.

The RTF editor uses Notepad or Wordpad to let you make changes to any text.

You can embed fields, place customizable program data tables anywhere in the letter, use style sheets, include graphics and even add special text when certain conditions exist - for example, include additional text if the participant lives in a certain state or is a union employee.

The screenshot shows the 'Format /COVERAGES Data Table' dialog box. It has a title bar with a question mark icon and a close button. The dialog is divided into two main sections: 'Available' and 'Selected'. The 'Available' section lists various data fields such as 'Insurance Carrier Name', 'Coverage Description', 'Eligibility Dates', 'Premium (without Admin)', 'Amount Due', 'Administration Fee', 'Paid-Thru Date', 'Billing Cycle', 'Last Day of Prev. Coverage', 'Eligibility Time Period', 'Grace Period', 'Category', 'Line of Coverage', and 'Short Desc.'. The 'Selected' section contains 'Family Suffix', 'Plan(Admin) ID', and 'Coverage ID'. There are '>>' and '<<' buttons between the two sections to move items.

Below the field lists, there's a 'StyleSheet: E - Coverages Data Table' section with a group box titled 'Options'. This group box contains several checkboxes for formatting options: 'Automatic Titles', 'Count', 'Include All', 'Print Zero Benefit Amts', 'Suppress Heading Styles', 'Double Spaced', 'Include Dependent Coverage', 'Conditional Title', 'Omit Zero Premium Amts', 'Exclude Net \$0 Coverages', 'Print "None" if None', 'Include HIPAA Only', 'Omit \$ Signs', and 'Use Net Amounts'.

At the bottom right of the dialog, there are 'OK', 'Cancel', and 'StyleSheet' buttons, and a 'Set Sort' button.

COBRA EAS automatically outputs all required Notices, Forms and Letters, based on the data in your file when you process, eliminating the need for manual logs, remembering when an item should be done or worrying about whether or not you completed some required action. The process handles it all automatically.

Notice, Letter or Form	Number	Purpose
Open Enrollment Notice	1000	Advise participants of an open enrollment. Add any special instructions or explanations.
Request For Missing Information	1001	Request to participant for missing information.
Certificate Of Creditable Period Of Coverage	1008	Certificate For Pre COBRA coverage period.
Special CA HIPP Notice	1009	Required CA notice for subsidized premium payment under certain conditions.
Medicare Part D - Creditable Coverage	2021	Medicare Part D notice for creditable drug coverage.
Medicare Part D - Non Creditable Coverage	2022	Medicare Part D notice for non creditable drug coverage.
Continuation Fact Sheet	1100	Explanation of premiums for coupon billing.
New Spouse Initial COBRA Notice	1101	Notice Of COBRA Rights when single participant marital status changes to married.
Notification/Election Trade Adj Assistance	111A	Notification/Election Form for Trade Adjustment Assistance.qualified person
Notification/Election Notice For Dependent	111D	Notification/Election Form for a dependent event.
Notification/Election Notice For Employee	111E	Notification/Election Form for employee event.
Notification/Election Medicare Before COBRA	111M	Notification/Election Form when Medicare coverage precedes COBRA event.
Notification/Election Deceased Employee	111N	Notification/Election Form when event is death of the employee.
Notification/Election Spouse Event	111S	Notification/Election Form when event is divorce or other spouse event.
Notification/Election Medicare Entitlement	111T	Notification/Election Form when employee becomes entitled to Medicare.
Notification/Election USERRA	111U	Notification/Election Form for USERRA event.
Reinstatement	1120	Reinstate Notice to carrier or other selected entities when coverage elected.
Maximum Dependent Age Notice	1140	Notice when dependent reaches maximum policy age limit.
Subsequent Event Confirmation Letter	1150	Confirm letter for a subsequent event.
Certificate Of Creditable Coverage	1170	Outputs at loss of coverage or on demand.
HIPAA Alternative Coverage Form	1172	HIPAA Alternative Form when used in place of certificate of creditable coverage.
Adjustment or Manual Billing	1205	Special Adjustment or Manual billing.
Initial Billing	1210	Initial COBRA Billing..
Monthly Billing	1220	Outputs when monthly billing is selected as type of billing.
Coupon Billing	1230	Standard Coupon Billing.
All At Once Billing	1240	Single letter bill with all premium due dates and amounts output when All At Once Billing selected..
Credit Notice	1250	Notice of credit amount to participant.
Payment Refund Letter	1252	Output showing reason when payment needs to be refunded.
Election Period Expiration Notice	1310	Notice of expiration of election period.
One Coverage Election Expiration Notice	1315	Outputs when election period for one of the notified coverages expires but other coverage still eligible.
Non Pay Termination Letter	1320	Output when automatic termination occurs for non payment of premium.
End Of COBRA eligibility letter	1328	Output pre set number of days prior to end of COBRA eligibility.
Voluntary Coverage Termination Letter	1330	Output when participant voluntarily terminates coverage.
Carrier/Client Coverage Term Notice	1340	Outputs to carrier, client, division or all when coverage terminates.
Dependent Term Notice	1350	Output to advise no longer eligible dependent that coverage will terminate.
End Of Eligibility with CA Notice	1380	Advise of end of COBRA eligibility with CA continuation notice when address is CA.
NSF Check Notice	1410	Advise participant that a check was NSF.
Grace Period Notice	1420	Grace period notice when due premium not received..
Partial Payment Courtesy Notice	1430	Output when partial payment posted for any coverage.
Partial Payment Extension Notice	1440	Required notice when partial payment meets insignificant amount criteria.
Denial Of Coverage Letter	1450	Required notice advising participant why COBRA coverage cannot be provided.
Notice Of Change To Qualification Date	1510	Advise participant when change to original qualification date is entered.
Qualification Code Change Notice	1515	Advise participant when a change of qualification code is completed.
Rate Change Notice	1530	Advise participant of change in rate.
Coverage Change Notice	1570	Confirm coverage change to participant.
Inquiry Response Notice	1910	Summary of all actions to answer participant inquiry about coverage, dependents, payments, status.
Participant Payment History	1920	List of all bills and payments for a participant inquiry.
Applicant Non Response File Info	1980	File copy of all participant activity from entry through termination or no election.

In addition, the system includes another 34 letters and notices that are used when the event is Family Medical Leave. You can also create any number of new notices, forms or letters - then use them for a specific client or group of clients.

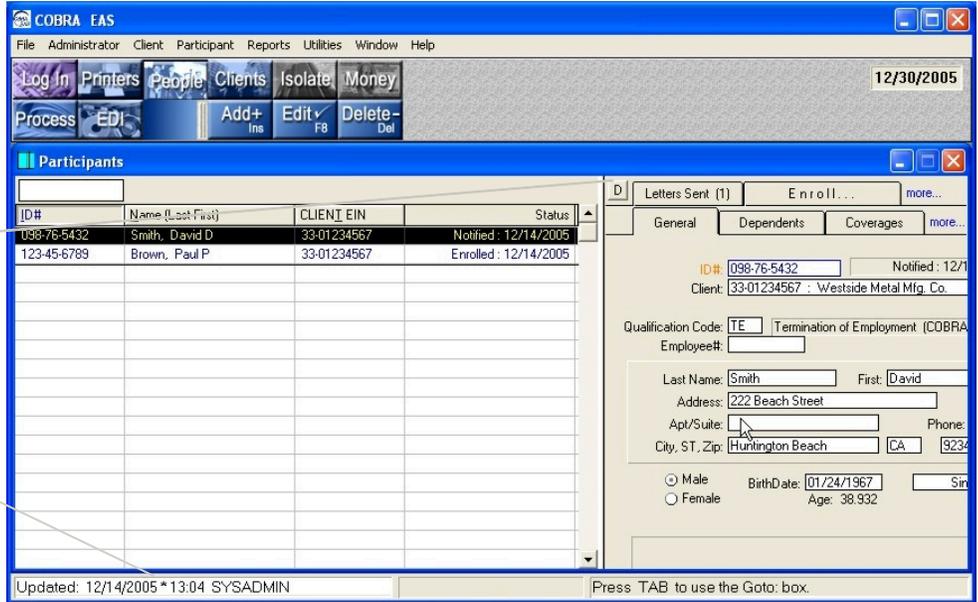
Some of the most extensive features of the system are those we hope that you will never use - permanent records of every action completed, every letter output, history and archiving.

Features that will provide the proof needed to withstand any challenge in the event that your administration practices are the subject of a lawsuit.

Operator Tracking

The audit trail starts with full tracking of all operator activity. To see *who* made the last change to a record and *when* it was made just click on the D-details button on each screen.

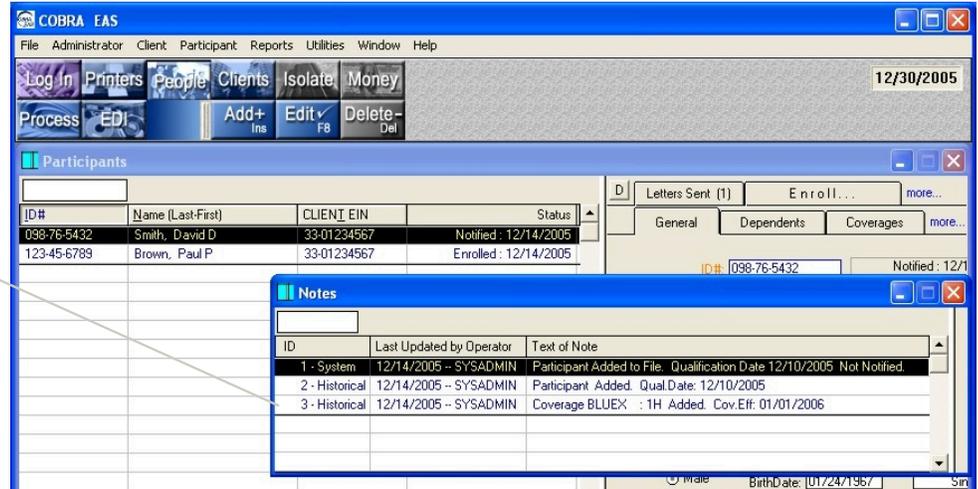
The view the details at the bottom of the window.



Permanent Notes

For more detail just choose NOTES from the right button menu to see a permanent record of all significant actions.

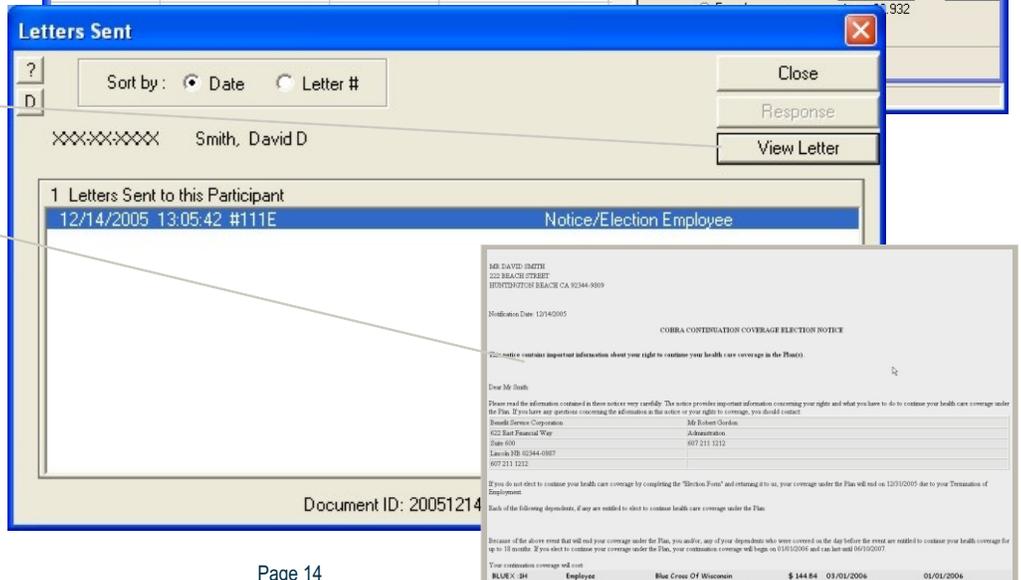
The system automatically keeps permanent notes that cannot be changed. The user can also write special notes that can only be changed by the person who created the note.



Letter Archiving

All letters are imaged just as they were originally output. Click on the View Letters tab to see all letters output for any participant. You can point to the letter to view it or reprint the letter at any time.

Letters can be permanently archived to CD, Tape or other storage media. A built-in search function is provided to let you find any archived letter by name, ID or client. **Instead of keeping volumes of paper records you maintain only the imaged copies.**

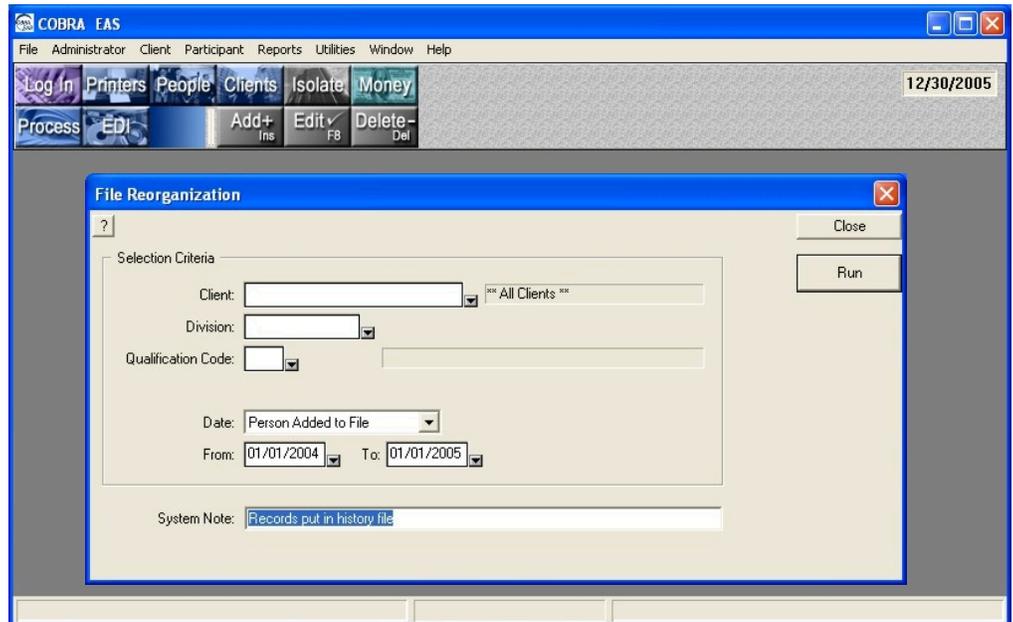


Your ability to save and recall a complete history of all actions is critical to success in a court of law. While some of our competitors don't have any history functionality - others simply remove data but don't provide any way for you to ever use it again. COBRA EAS lets you view, recall or report on history at any time.

Reorganization

The REORG utility lets you transfer records that are no longer active to a separate history file in an orderly way.

The REORG can be done by client, division, qualification code or by date range.

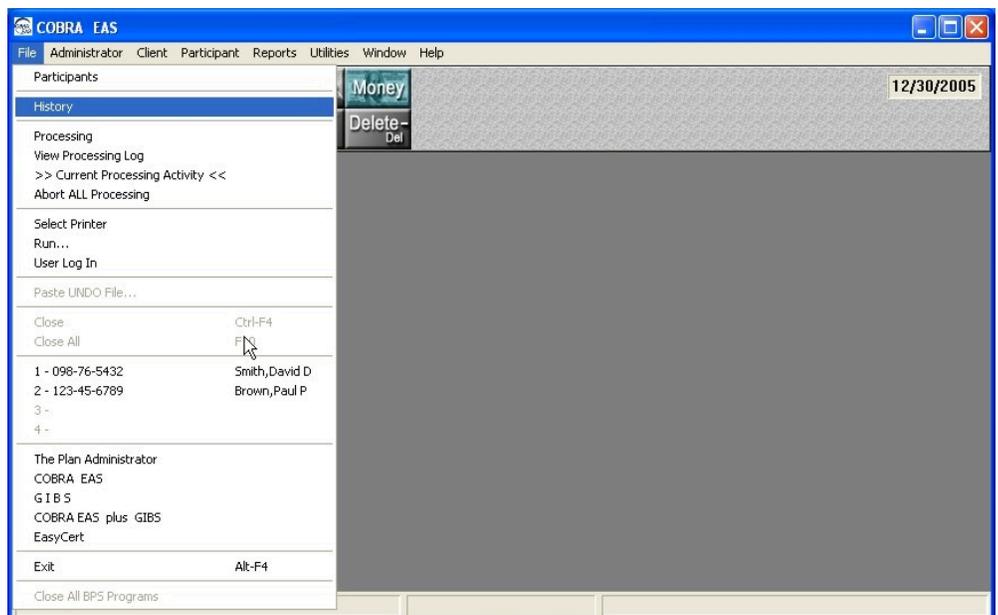


View - Reports

Just select History from the File Menu to use History in place of the active file at any time.

You can view any history record or run reports on the file. History records cannot be edited while using the file.

You can recall a participant record from history to the active file and edit it - however, an audit trail note record will then be created for all actions on the record.



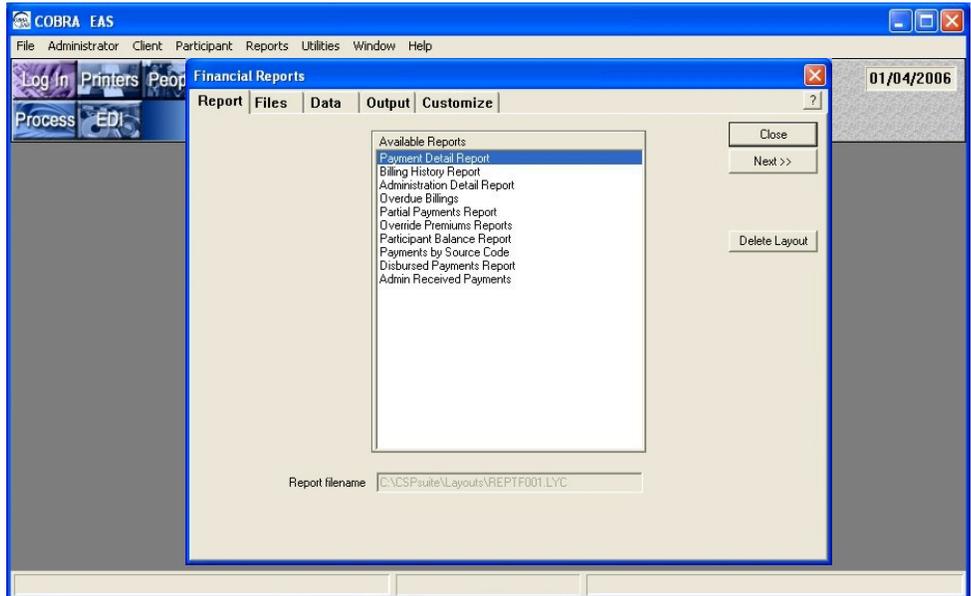
History Files

The history file includes all participant, dependents, coverages, billings, payments, separate elections, notes and all letters sent. It's a complete audit trail record of every action taken during the time the person was in the active file, accessible at any time.

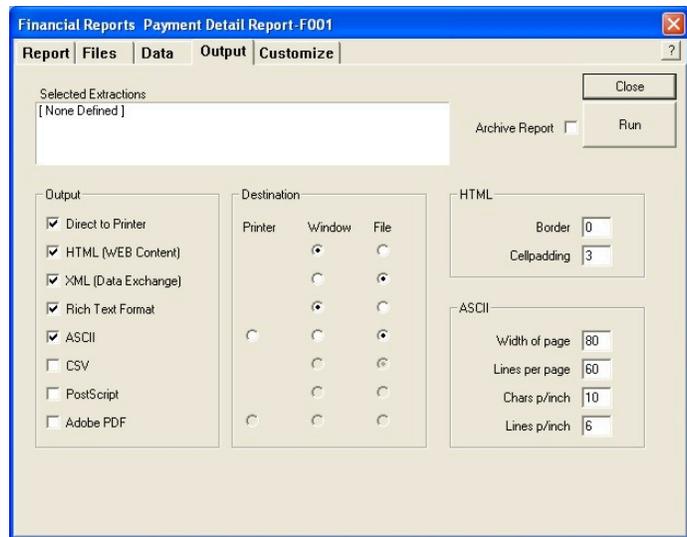
COBRA EAS includes an extensive reports capability. The system includes over 45 prepared reports, allowing you to output data selecting time frames, filters and other extract criteria. You also have the ability to create a "set" of reports that you regularly produce - then simply run all of the reports that you include in the "set" as a group.

When our prepared reports do not meet your need you can create your own custom reports, with your selected files, fields, sorts and detail groupings using the new report functionality.

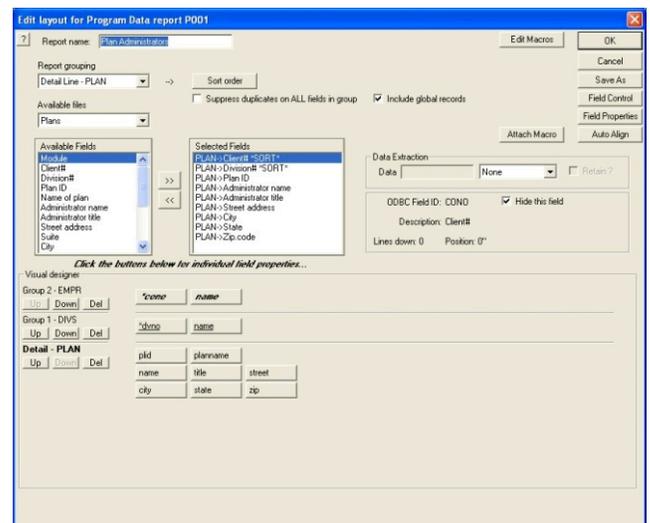
Just choose to output a financial, qualified person or program data report - select active or history file - select the report - type of output - then click on RUN.



Reports can be output to your printer, screen or a file, as HTML, XML, Rich Text or ASCII.



Use the custom report writer to create completely new reports including data from any applicable file or field in the program data dictionary.



Sample Reports

F001 Payment
Detail Report
output to
printer

Report F001: Run on 01/04/2006 at 10:11:33

Payment Detail Report

Soc.Sec.No	Name	Employee#	Covg Date	Paid Date	Paid	Check #	Source Code
PROV003 - Providence Health Plans							
Cov:1D							
123-44-9004:00	Jenkins	Paul	07/01/2005	07/15/2005	\$ 10.20	1332	DP
	Jenkins	Paul	08/01/2005	08/25/2005	\$ 10.20	1356	DP
Cov:1H							
123-44-9004:00	Jenkins	Paul	07/01/2005	07/15/2005	\$ 91.80	1332	DP
	Jenkins	Paul	08/01/2005	08/25/2005	\$ 91.80	1356	DP
\$ 204.00						Coverages	
MAXI001 - MaxiCare HMO Plans							
Cov:1D							
187-33-2997:00	Smithson	Edward	E21496	06/01/2004	02/23/2004	\$ 8.16	614 DP
	Smithson	Edward	E21496	07/01/2004	02/23/2004	\$ 8.16	614 DP
	Smithson	Edward	E21496	08/01/2004	02/23/2004	\$ 8.16	614 DP
	Smithson	Edward	E21496	09/01/2004	08/15/2004	\$ 8.16	824 DP
	Smithson	Edward	E21496	10/01/2004	08/15/2004	\$ 8.16	824 DP
	Smithson	Edward	E21496	11/01/2004	08/15/2004	\$ 8.16	824 DP

P004 Rate
Detail Report
output to
HTML

Report P004: Run on 01/04/2006 at 09:50:07

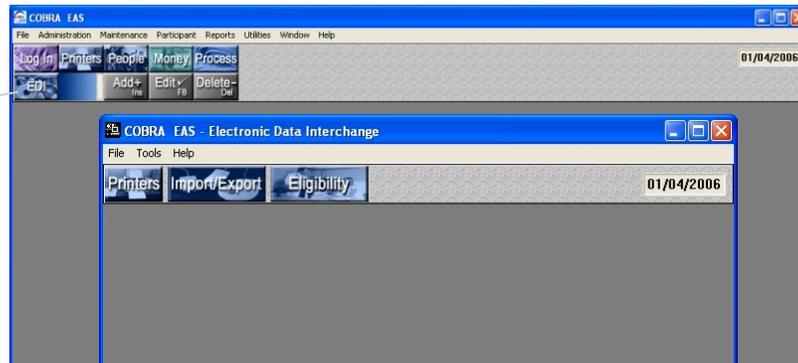
Rate Details

Division#	Carrier id	Eff start date	Eff end date	Rate	Admin fee
33-01234567 Westside Metal Mfg. Co.					
	BLUEX	01/01/2006	12/31/2006	\$ 142.00	2.0000 \$ 0.00
		01/01/2005	12/31/2005	\$ 125.00	2.0000 \$ 0.00
	DELTA001	01/01/2006	12/31/2006	\$ 16.90	2.0000 \$ 0.00
		01/01/2006	12/31/2006	\$ 29.00	2.0000 \$ 0.00

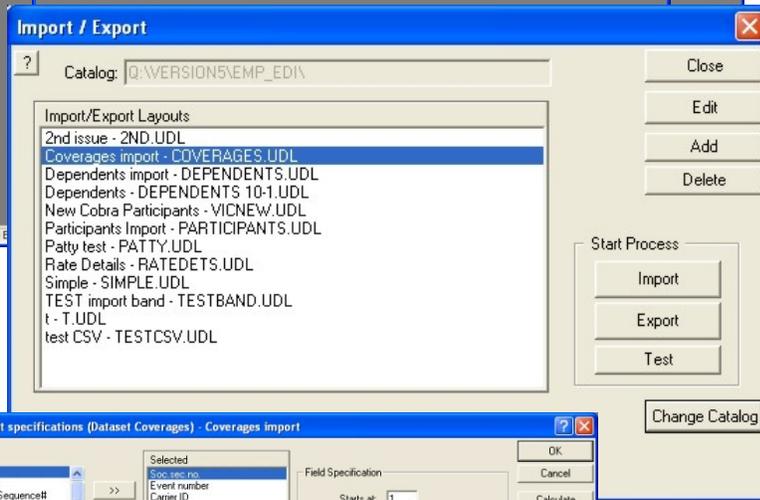
For further information contact...
 Benefit Service Corporation
 622 East Financial Way
 Suite 600
 Lincoln NB 02344-0987
 607 211 1212
Internet@bsc.com

COBRA EAS has an extensive Import/Export capability, allowing you to easily exchange data with any other system.

Just click on the Electronic Data Interchange button to open the EDI program.

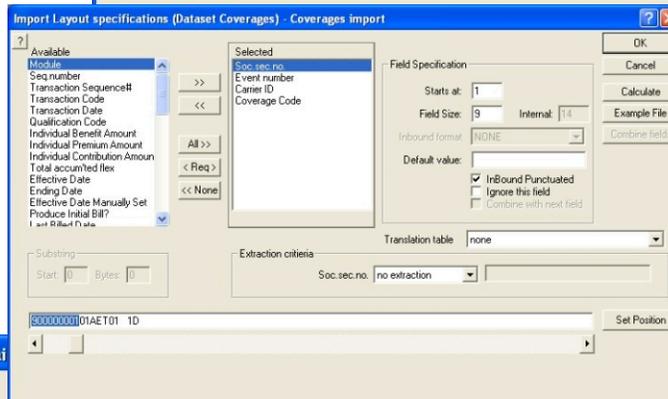


We include all of the tools needed for you to import any ascii, csv, composite or MS Excel file.



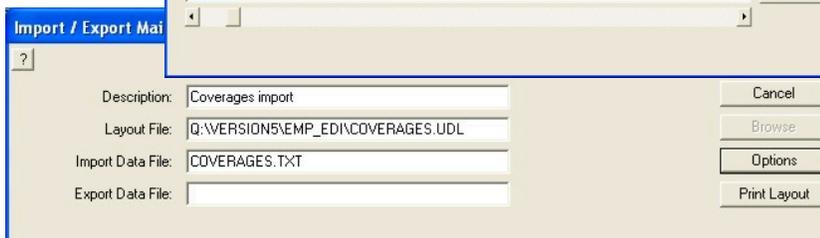
Maintain a catalog of layouts that you can recall as needed.

Select which fields to import/export from the drop down list.

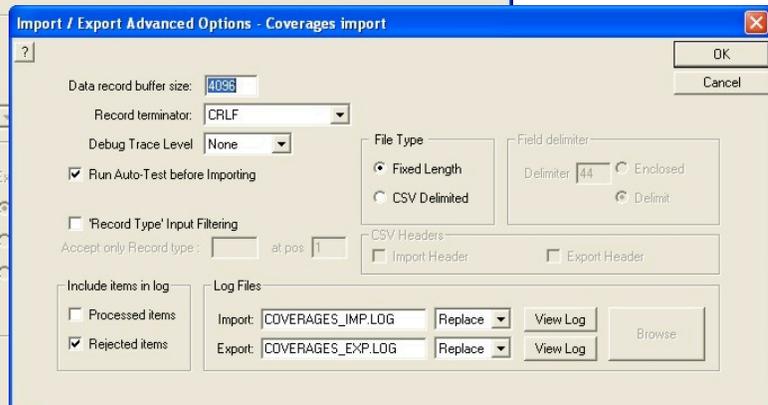


Add any translation tables that may be needed.

Select special parameters and options - then run your layout as a test - when it's correct simply run.



A special scripting capability lets you schedule layouts to run unattended at set times and dates.



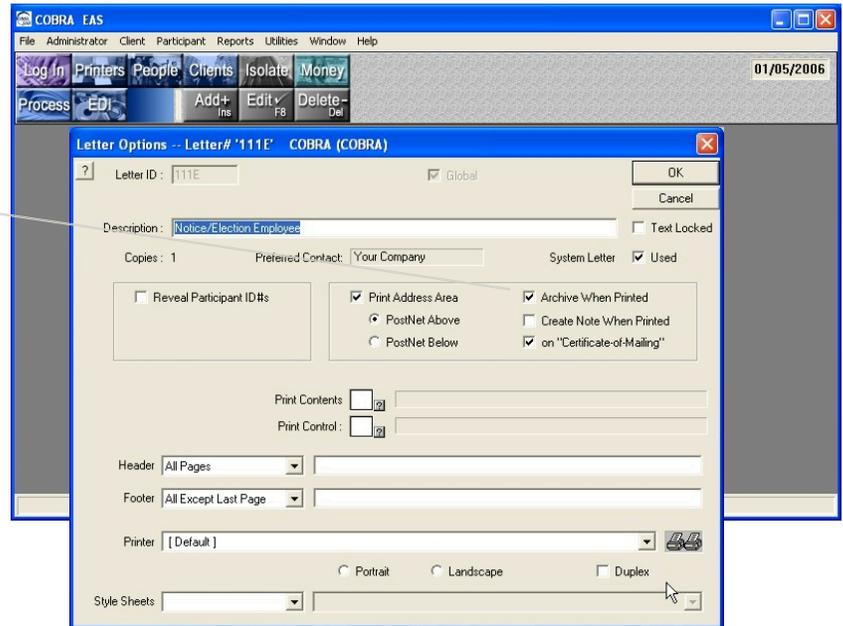
COBRA EAS includes very complete archiving functionality that will let you move from paper to paperless storage of all letters, notices and reports produced by the system.

How It Works

User selects which letters and/or reports to permanently archive.

Just before documents are printed an exact duplicate is placed in the archive file.

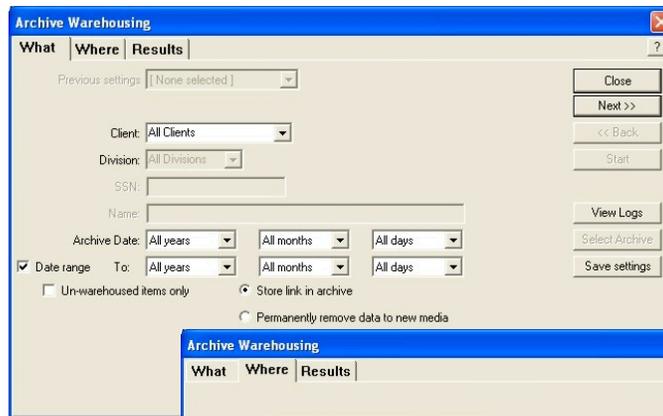
When you are ready to archive items for long term storage just follow the 3 easy steps below to electronically retain all selected items.



1

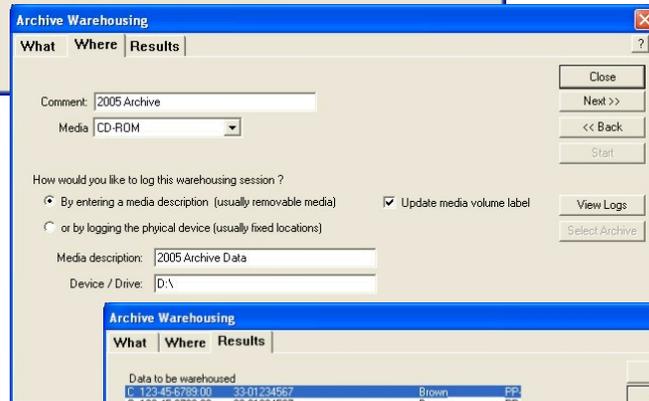
Identify which data to archive by client, time period or other parameters.

System automatically will create an index so that data can be easily found later.



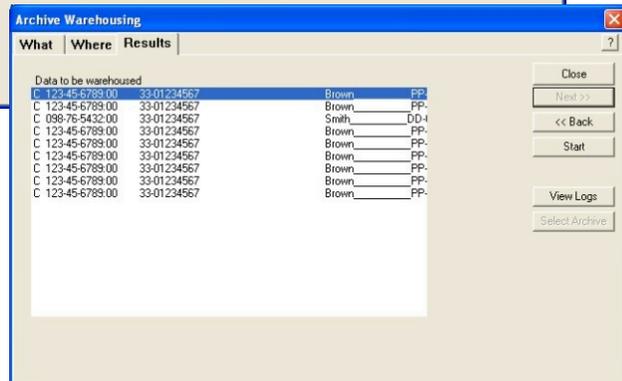
2

Identify where the data is to be archived and on which type of media - click on the START button to archive.



3

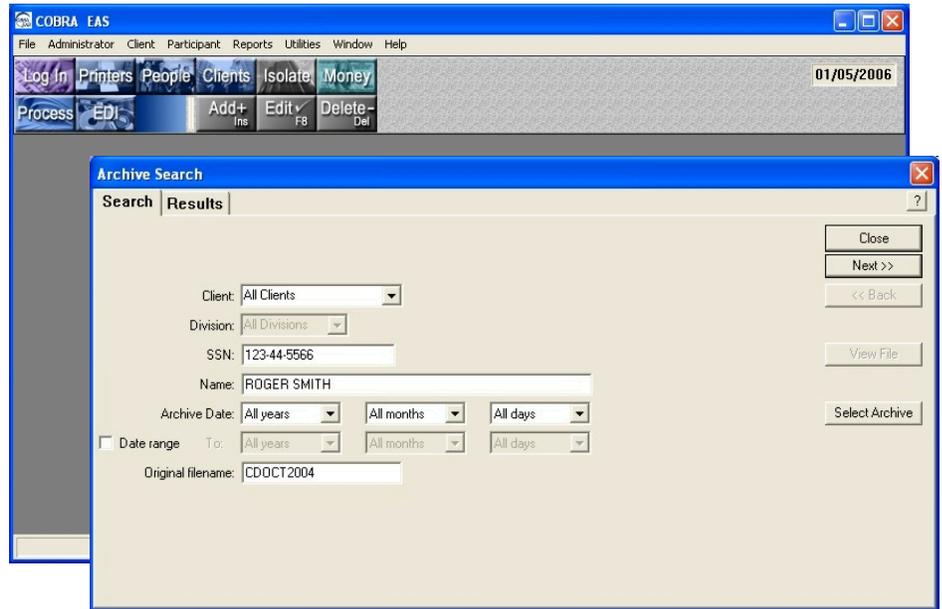
A log file is produced showing all data that was archived.



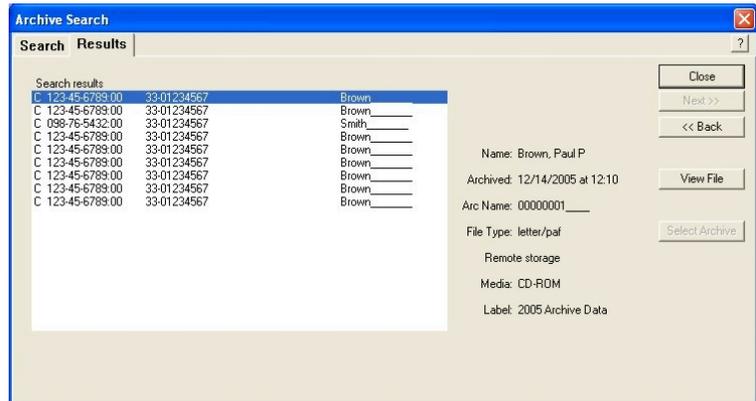
Locating Archived Data

Find archived documents fast using the built-in archive search function.

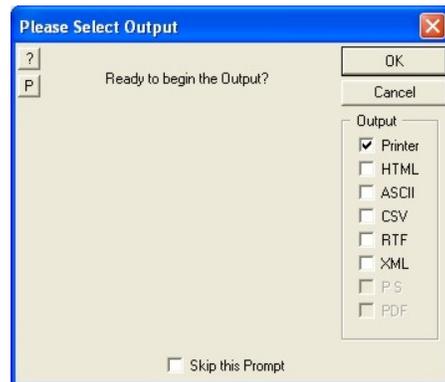
Search by client, participant ID, Name, date range or division. The index will tell you where the data is stored.



Insert the storage media, point to the desired document, click view.



To reproduce it simply select desired output and click OK.



We can put your COBRA business on the web in about 2 hours!

CSPWeb lets you handle more clients without increasing costs



CSPWeb provides anytime access from anywhere to any CSP Suite application, including COBRA EAS, GIBS, EasyCert and The Plan Administrator through any computer with an internet connection and a browser.

Advantages

- Your clients, brokers and other authorized parties can enter new participants into the system, reducing labor costs and allowing you to offer up to date service options at the most competitive cost.
- Plan participants can view their payments, coverage, dependents and other data, reducing customer service calls.
- Your data stays on your server, always under your control.
- You control who can access what data.
- There are no "per person" or other monthly fees charged for using CSPWeb.

Security

- CSPWeb includes the latest 128 bit encryption technology to assure that data will not be compromised. While a certain amount of risk is inherent in any internet exchange of data all currently available safeguards are included.
- Secured Socket Layer certificate technology is utilized.
- Automatic logging is always maintained to give you a complete record of who logged in, time and date.
- System limits retry attempts to 3 - automatically shutting out user for 5 minutes after 3 failed attempts.
- An "adverse event" log is automatically maintained, keeping you informed of unusual activity.
- Log in requires both a 4-11 character User ID and a 4-11 character password.
- The administrator has full control over which type of user can access which functions.

Easy To Use

Special care was taken to make the CSPWeb user interface as simple and easy to use as possible. It has been "user tested" to assure that virtually any user can perform all functions without any written instruction.

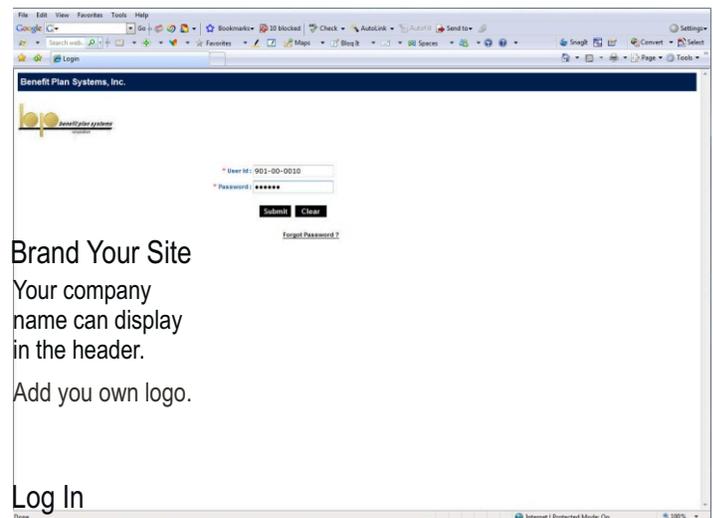
- All functions are available from a user friendly navigation panel.
- Where special formats are required, such as for dates, a sample format is displayed.
- Wizards are utilized for functions such as adding a new participant to insure that all data will be complete and correct.
- Simple error messages are provided when entered data is not correct or complete.

Easy To Set Up

- CSPWeb is installed on your own server. The setup is completed using an install that automatically configures the system, with you providing only the locations of the various components.
- The setup process is designed so that people with limited hands on server experience can successfully complete it.

Illustrations

The illustrations below and on the other side of this page are actual screen shots of CSPWeb.



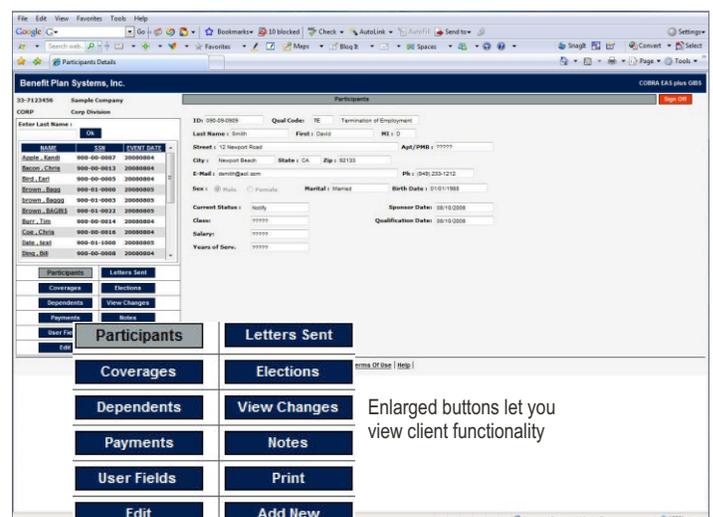
Brand Your Site

Your company name can display in the header.

Add you own logo.

Log In

The User ID and Password identify the type of user and functionality that can be accessed. Four levels are provided - Administrator, Broker, Client or Participant. A participant can be limited to viewing data and requesting an edit, while a client can add new participants and view any of their own participant data.



Add New COBRA Participant

The illustrations below show you all required steps for a broker or client to add a new COBRA participant.

Step 1 - Log In

Benefit Plan Systems, Inc.

User ID : 901-00-0010

Password : ●●●●●●

Submit **Clear**

[Forgot Password ?](#)

Step 2 - Add The Participant

Benefit Plan Systems, Inc. COBRA EAS plus GIBS **Sign Off**

Add New Participant

ID : 008-00-0086 **Qual Code :** TE Termination of Employment

Last Name : Jackson **First :** Janet **MI :** J

Street : 123 Ocean **Apt/PMB :**

City : Dana Point **State :** CA California **Zip :** 92629

E-Mail : Janet@aol.com **Ph :** (949) 240-4455

Sex : Male Female **Marital :** Married **Birthdate :** 01/23/1988

Sponsor Date : 08/13/2008

Qualification Date : 08/09/2008

Class :

Salary :

Years of Serv. :

< Back **Next >**

- * ID format should be : nnn-nn-nnnn
- * Dates format should be : mm/dd/yyyy
- * Phone format should be : xxx-xxx-xxxx
- * Zip format should be : xxxxx-xxxx

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Step 3 - Add Any Dependents

Benefit Plan Systems, Inc. COBRA EAS plus GIBS **Sign Off**

Add Dependents

ID : 008-00-0086.01 **Qual Code :** TE Termination of Employment

Last Name : Jackson **First :** Janet **MI :** J

Dep. Code : SPO Spouse

Last Name : Jackson **First :** Robert **MI :** J

Street : 123 Ocean

Apt. # :

City : Dana Point **ST :** CA **Zip :** 92629

Email : Rob@aol.com **Ph :** (949) 333-4455 **Marital :** Married

Alt. ID : 888-22-3344 **Birthdate :** 02/14/2008 **Dep Effective :** 03/02/2008

Sex : Male Female

Next > **< Back** **Done**

- * ID format should be : nnn-nn-nnnn
- * Dates format should be : mm/dd/yyyy
- * Phone format should be : xxx-xxx-xxxx
- * Zip format should be : xxxxx-xxxx

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Step4 - Add Plans

Benefit Plan Systems, Inc. COBRA EAS plus GIBS

Add Coverage **Sign Off**

ID : 006-00-0066-00 Qual Code: TE Termination of Employment

Last Name : Jackson First : Janet MI : J

Please select coverages for this participant

Select	Carrier	Name	Code	Description
<input type="checkbox"/>	AHC	Aetna U.S. Healthcare	1H	Employee Only
<input checked="" type="checkbox"/>	AHC	Aetna U.S. Healthcare	2H	Employee plus 1
<input type="checkbox"/>	AHC	Aetna U.S. Healthcare	3H	Employee plus 2
<input type="checkbox"/>	AHC	Aetna U.S. Healthcare	4H	Employee Family
<input type="checkbox"/>	DEL	Delta Dental	1D	Employee Only
<input checked="" type="checkbox"/>	DEL	Delta Dental	2D	Employee plus 1
<input type="checkbox"/>	DEL	Delta Dental	3D	Employee plus 2
<input type="checkbox"/>	DEL	Delta Dental	4D	Employee Family
<input type="checkbox"/>	METLIFE	MetLife	1L	Employee Only
<input type="checkbox"/>	METLIFE	MetLife	2L	Employee plus 1
<input type="checkbox"/>	METLIFE	MetLife	3L	Employee plus 2
<input type="checkbox"/>	METLIFE	MetLife	4L	Employee Family
<input type="checkbox"/>	VSP	Vision Service Plan Insurance	1V	Employee Only
<input type="checkbox"/>	VSP	Vision Service Plan Insurance	2V	Employee plus 1
<input type="checkbox"/>	VSP	Vision Service Plan Insurance	3V	Employee plus 2
<input type="checkbox"/>	VSP	Vision Service Plan Insurance	4V	Employee Family

< Back Next >

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Step 5 - Submit The Record

Benefit Plan Systems, Inc. COBRA EAS plus GIBS

Confirm Information **Sign Off**

Please confirm the following information before clicking the Submit button

Participant

ID : 006-00-0066-00 Qual Code: TE Termination of Employment

Last Name : Jackson First : Janet MI : J

Street : 123 Ocean Apt/PMB : _____

City : Dana Point State : CA Zip : 92629

E-Mail : Janet@aol.com Ph: (849) 240-4455 Birth Date: 01/23/1988

Sex: Male Female Marital: Married

Sponsor Date: 08/13/2008

Class: _____ Qualification Date: 08/09/2008

Salary: _____ Notification Date: _____

Years of Serv: _____ Election Date: _____

Election Received: _____

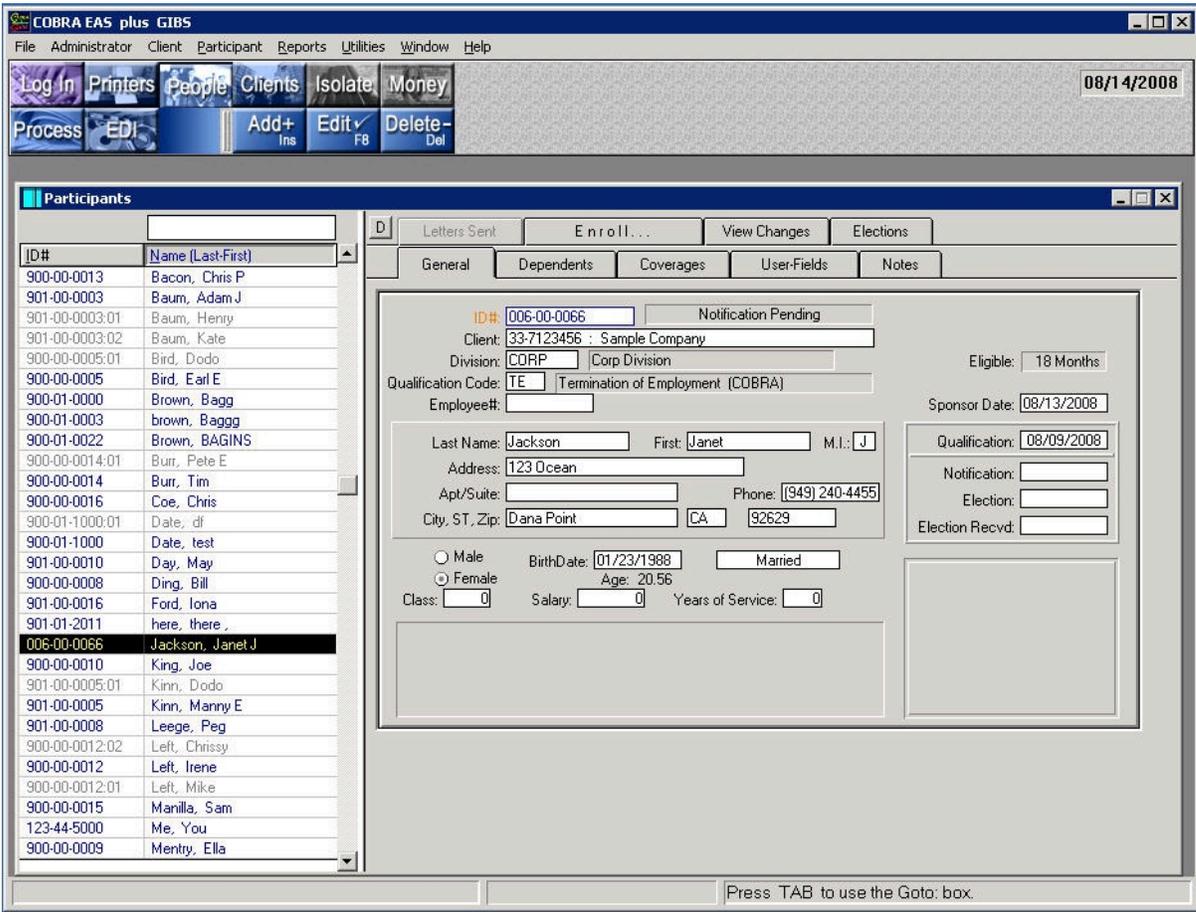
< Back

Coverage

Carrier	Name	Code	Description
AHC	Aetna U.S. Healthcare	2H	Employee plus 1
DEL	Delta Dental	2D	Employee plus 1

< Back Submit

Within Seconds The New Record
Displays In The Desktop Data



CSPWeb Technical Requirements

Pentium IV, 2.0 GHz+, dual processor server
1 GB Ram, Min 50 GB Storage
Fast DSL /T1 Internet Connection

Windows Server 2000+
IIS V5+
CSPWeb
CSPWeb Applications

Development Language

CSPSuite Applications Visual C
CSPWeb .Net 1.4

System Requirements

Hardware/Software Requirements

File Server Network Management System	Workstation Operating Systems
<ul style="list-style-type: none"> * Windows NT/2000 Server/Server 2003 * 512 MB RAM (1GB RAM Recommended) * 125 MB Disk Space * Super VGA or better monitor * CD-ROM * Compatible mouse and keyboard * USB Port Required For Bar Code Reader * Windows Supported Printer 	<ul style="list-style-type: none"> * Windows 98 or higher, Windows NT 4.0 or higher Windows 2000, XP * 256 MB RAM (512 RAM Recommended) * 125 MB Disk Space * Super VGA or better monitor * CD-ROM * Compatible mouse and keyboard * USB Port Required For Bar Code Reader * Windows Supported Printer

Data Storage

File Format	Reporting and 3rd Party File Access via ODBC
<ul style="list-style-type: none"> * Faircom Version 8.14 C-Tree/ISAM database with balanced trees. * 18 Terabyte file size limit * Fully cross platform compatability * http://www.faircom.com 	<ul style="list-style-type: none"> * Built-in Report Writer for access to most data from the data dictionary. * Fully ODBC/SQL accessible via Faircom 32 bit ODBC driver. Supporting Core, Level 1 and Level 2 functions. http://www.faircom.com/products * All data accessible for Import/Export

Security

User Access
<ul style="list-style-type: none"> * Network users must have full "rights" to program directory and subdirectories, including, but not limited to Read, Write, Search, Create and Delete. * System Administrator can create system users, granting or revoking abilities to complete over 100 different tasks by user or by Client/User. * System Administrator may remotely force any existing users off the system to perform exclusive operations. * 128 bit data encryption available with Client Server.

Development Language

The development language used is Visual C using the Win32 API to perform the communication with Windows Internals.

Other Considerations

- * Installation of the program (on a network) is completely contained in the specified directory, i.e. no program files are installed in the C:\WINDOWS\SYSTEM path, therefore, installation does not have to be run on each individual workstation.
- * No modifications are made to any windows INI files, and no registry keys are changed.
- * All files are stored within one directory structure.
- * Application and Data File locations can be customized.