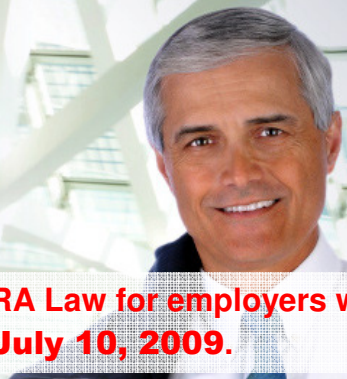


Your Solution Source for COBRA



**Pennsylvania enacts new Mini COBRA Law for employers with 2 - 19 employees.
Employers must comply beginning July 10, 2009.**

On June 10, 2009, Governor Edward G. Rendell signed three health care bills that were part of his Prescription for Pennsylvania health care reform plan. In particular, House Bill 1089 requires employers with 2-19 employees to adhere to COBRA-like regulations.

**Employers Must Begin
Complying July 10, 2009**

BAS COBRA Control

Summary of Services:

- Online Administration System
- No Software Fees
- Administrator Training
- PA Compliant Notifications
- Best-Practices Record Keeping, Processing and Document Archival
- Toll-Free Customer Service for administrators & continuants
- Qualifying Event Notices - Printing, Mailing & Online Archival
- Continuants Elections Processing & Email Confirmations
- Premium Billing and Coordination with ARRA
- Premium Collection
- Premium Accounting & Remittance
- Automated Continuant Account Terminations for Non-Payment
- Automated Biweekly Accounting Reporting

PA MINI-COBRA HIGHLIGHTS

- **Group Size:** 2-19 employees
- **Covered Employees:** (1) Spouse, (2) Dependent child, (3) Surviving spouse, (4) Child born to or placed for adoption
- **Continuous Coverage Requirement:** Employee/Dependent must have been on the plan for three (3) continuous months.
- **Coverage Duration:** 9-Months
- **Qualifying Events:** (1) Death of a Covered Employee, (2) Termination other than by reason of gross misconduct or reduction of hours of the Covered Employee's employment, (3) Divorce or legal separation of the Covered Employee from an Eligible Dependent, (4) Entitled to benefits under Title XVIII of the Social Security Act, (5) a dependent child ceasing to be a dependent child under the generally applicable requirements of the plan, (6) bankruptcy.
- **Election Period:** 30-Days
- **Covered Benefit Plans:** Medical and HRA (no dental, Rx, or vision)
- **ARRA Subsidy Eligible:** Yes
- **Administration Fee Max:** 5%

Through our partnership with *BAS Cobra Control*, Kistler Tiffany Benefits is able to provide our customers the following **Mini-COBRA Pricing:**

Account Setup & Renewal:
\$20.00 annually

Qualifying Event Notices:
\$25.00 per event notice

Initial Rights Notice:
Not needed for Pennsylvania Mini-COBRA; this is the responsibility of the insurers

**Enroll Your Company
For
Compliant Administration**

Setup Online

www.ktbenefits.com

**For More Information,
Contact
Your KTB Agent at**

1 (800) 396-4309