

March 19, 2009

Compliance

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INNOVATION IN BENEFITS

ALERT

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» **DOL RELEASES MODEL NOTICES**

This Trion Compliance Alert provides you with information regarding the latest the COBRA updates, including the Department of Labor's release of Model Notices.

The following updates were just posted to the [Department of Labor's homepage](#):

- Model notices
- FAQs for Employers on the COBRA Premium Reduction
- Expanded FAQs for Employees on the COBRA Premium Reduction
- Updated FAQs for Employees on General COBRA Provisions

DOL COBRA MODEL NOTICES

The American Recovery and Reinvestment Act 2009 mandates that plans notify certain current and former participants and beneficiaries about the premium reduction.

The following notices are now available:

[General Notice](#) (Full version) Plans subject to the Federal COBRA provisions must send the General Notice to all qualified beneficiaries, not just covered employees, who experienced a qualifying event at any time from September 1, 2008 through December 31, 2009, regardless of the type of qualifying event. This full version includes information on the premium reduction as well as information required in a COBRA election notice.

[General Notice](#) (Abbreviated version) The abbreviated version of the

General Notice includes the same information as the full version regarding the availability of the premium reduction and other rights under ARRA, but does not include the COBRA coverage election information. It may be sent in lieu of the full version to individuals who experienced a qualifying event during on or after September 1, 2008, have already elected COBRA coverage, and still have it.

[Alternative Notice](#) Insurance issuers that provide group health insurance coverage must send the Alternative Notice to persons who became eligible for continuation coverage under a State law. Continuation coverage requirements vary among States, and issuers should modify this model notice as necessary to conform it to the applicable State law. Issuers may also find the model Alternative Notice or the abbreviated model General Notice appropriate for use in certain situations.

[Notice in Connection with Extended Election Periods](#) Plans subject to the Federal COBRA provisions must send the Notice in Connection with Extended Election Periods to any assistance eligible individual (or any individual who would be an assistance eligible individual if a COBRA continuation election were in effect) who:

1. Had a qualifying event at any time from September 1, 2008, through February 16, 2009; and
2. Either did not elect COBRA continuation coverage, or who elected it but subsequently discontinued COBRA.

This notice includes information on ARRA's additional election opportunity, as well as premium reduction information. This notice must be provided by April 18, 2009.

ADDITIONAL TRION RESOURCES

Trion will continue to communicate COBRA updates via email and we remind you of the additional valuable resources available to further address your questions and concerns.

- [COBRA hotline: 610.945.1173](tel:610.945.1173)

Direct COBRA hotline for you to personally speak with a COBRA expert. Due to high call volume, you may need to leave a message which will be returned within 24-48 hours.

- [Directly routed email address: cobra.alerts@trion.com](mailto:cobra.alerts@trion.com)

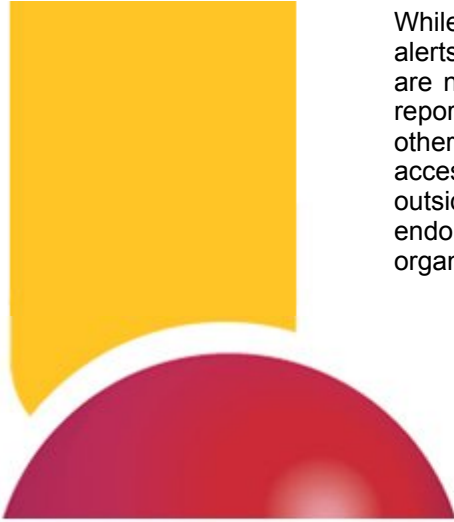
Direct email address that routes to an internal Trion COBRA expert to answer your questions and meet your concerns. Your email will be answered within two business days.

- [Trion COBRA webpage: http://www.trion.com/cobra/](http://www.trion.com/cobra/)

Specifically designated COBRA webpage housing a library of relevant and frequently updated information around the new legislation including Federal COBRA forms and instructions, important Federal agency links, a copy of the Federal legislation with Trion's interpretation of the laws and how it will impact you as an employer, archived Trion COBRA Compliance Alerts, and more.

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PHILADELPHIA NEW YORK CHICAGO SAN FRANCISCO BALTIMORE CHARLOTTE GREENSBORO DALLAS
P 866 874 6647 W www.trion.com E info@trion.com