



Health Alliance for Technology Third-party COBRA Administration Requirements

Wells Fargo Insurance Services

ALLtech COBRA Administration Requirements

Health Alliance for Technology (ALLtech) is a benefit program established under Associated Employers Health and Welfare Trust (AET). The Trust has arranged group insurance contracts with United HealthCare, Vision Service Plan and Unimerica Life Insurance Company to provide medical, dental, vision, life, accidental death and dismemberment (AD&D), voluntary life and AD&D, dependent life and disability coverage.

The ALLtech Benefit Program is specifically tailored for the technology sector including companies that engage in such disciplines as software design, digital media content, e-commerce, gaming, telecommunications, wireless technologies, and emerging technologies.

All COBRA communications, enrollment and premium payment must be directed to ALLtech only. Contact with any of the carriers will only delay enrollment and could disrupt COBRA beneficiaries coverage. To ensure accurate and timely COBRA enrollment please direct all communications to:

Michelle Walczak, COBRA Administrator
ALLtech, 1206 N Lincoln, Ste.200
Spokane, WA 99201-2559
Phone: 509.777.2649 (Direct Line)
Email: mwalczak@aiin.com
Fax: 509-777-2686
Website: www.alltechbenefits.com

COBRA Administrator

Employer groups have the option to waive out of the default ALLtech COBRA Administrative Services. To waive out of ALLtech COBRA Administrative Services, employer groups must complete the Voluntary Waiver of ALLtech COBRA Administrative Services.

Once the Voluntary Waiver of ALLtech COBRA Administrative Services has been received, ALLtech will provide plan information and rates directly to the assigned COBRA Administrator through the ALLtech COBRA Employer Specification Worksheet.

COBRA Election & Rate Calculation

When notified by the employer, member terminations will be processed by ALLtech (no notifications or forms will be sent to the termed employee by ALLtech). ALLtech's desire is to complete COBRA enrollment in an accurate and timely fashion. Copies of the COBRA Election Forms must be sent to Michelle Walczak at the address above. ALLtech will ensure enrollment information is forwarded to the appropriate carrier(s) as needed.

Monthly Premium Tier Calculation

COBRA Rates under the ALLtech Plan are as follows:

- Employee only or Dependent only (Spouse or Child) are billed the Employee only rate
- Employee & Spouse are billed the Employee/Spouse rate
- Employee & Child(ren) are billed the Employee/Child(ren) rate
- Employee, Spouse and Child(ren) are billed the Employee/Spouse/Child(ren) rate
- Spouse & Dependent Child(ren) separate from the participating employee are billed the Employee/Child(ren) rate



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- Dependent Children (two or more together) separate from the participating employee are each billed the Employee rate

Open Enrollment

When employer groups renew, ALLtech will provide the Third-Party COBRA Administrator an updated ALLtech COBRA Employer Specification Worksheet. In the event new plan selections are required, the COBRA Enrollment Forms must be submitted to ALLtech in a timely manner.

Monthly Premium Payment

ALLtech will bill the Third-Party COBRA Administrator directly for COBRA beneficiaries. Invoices will be provided to the Third-Party COBRA Administrator, listing all active COBRA participants and the premium due. The invoice is generated the third Wednesday of the month for the next coverage month. Should there be any questions on the invoice, contact Michelle Walczak.

Premium payments are due the last day of the month of coverage. There is a 15-day grace period. *For example: January premium is due January 31st. COBRA payment must be received at ALLtech no later than February 15th.*

In the event premium payment is not received by ALLtech by the due date, coverage will be terminated and notice will be sent to the COBRA Administrator. Should there be any questions on the invoice, contact Michelle Walczak.

Termination of Coverage

ALLtech will notify the Third-Party COBRA Administrator within five (5) business days of terminations when any of the following occur:

- Employer group terminates coverage with ALLtech
- Employer group is no longer COBRA eligible
- Non-payment of group premium

Third-party COBRA Administrator will notify ALLtech within five (5) business days of terminations when any of the following occur:

- Non-payment of individual premium
- Member voluntary termination notification
- Non-renewal