



# TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

## TAC HEBP Interim COBRA Administration Agreement

This Interim COBRA Administration Agreement ("Agreement") is made between Texas Association of Counties Health and Employee Benefits Pool (TAC HEBP) and MONTAGUE COUNTY (insert group name) ("Group") for TAC HEBP to provide Consolidated Omnibus Budget Reconciliation Act (COBRA) administration services.

### 1. COBRA ADMINISTRATION DURING THE INTERIM PERIOD

TAC HEBP will provide COBRA administration services for Group's active and pending eligible participants from May 1, 2025 through the Group's next renewal date. Group acknowledges that TAC HEBP will issue a revised interlocal agreement covering the provision of services, including COBRA administration services, effective beginning on Group's anniversary date

### 2. FEE STRUCTURE

Service	Cost (Per Event/Per Participant)
<b>COBRA Administration Fee</b>	A one-time fee of \$150.00 per participant enrolled on or after May 1, 2025, and prior to Group's anniversary date

### 3. AGREEMENT TERM & RENEWAL PROCESS

This Agreement is effective from May 1, 2025, until the Group's next anniversary date 10/01/2025 (insert applicable anniversary date).

MONTAGUE COUNTY (insert group name)

By: 

Name: KEVIN BENTON

Title: COUNTY JUDGE

Date: 04/14/2025

**Texas Association of Counties Health and Employee Benefits Pool (TAC HEBP)**

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

BenefitConnect | COBRA  
DEPT: COBRA  
PO BOX 981915  
EL PASO, TX 79998  
1-877-29-COBRA (1-877-292-6272)

**BenefitConnect™** · COBRA

Para ayuda en español, por favor llame al Centro de Servicio de COBRA al 1-877-292-6272.

<Date>

## **Important Information Regarding a Change in COBRA Administration**

### **BenefitConnect | COBRA New COBRA benefits administrator**

Effective May 1, 2025, the administration of Texas Association of Counties Health and Employee Benefits Pool (TAC HEBP) and your group's COBRA benefits will transition from Blue Cross and Blue Shield (BCBS) to **BenefitConnect | COBRA**. This administrative change does not affect your eligibility for COBRA benefits. However, there will be important changes to:

- COBRA billing
- Payments
- You will receive a new User ID for the purposes of logging into the COBRA Employee Self Service (ESS) website. The UID you currently use for BCBS – which is also printed on your BCBS ID card and used for claims and other transactions will remain the same.

There will be a new website and service center to manage your COBRA coverage. More information about that website and contact information will be provided in subsequent communications.

BenefitConnect | COBRA will:

- Provide customer service such as answering questions about your COBRA benefits and processing your elections and Family Status Changes
- Collect your payments for COBRA benefits beginning with May 2025

### **Blue Cross and Blue Shield (BCBS) Existing COBRA benefits administrator**

BCBS will continue to manage COBRA coverage through the April 2025 premium months. You should continue to follow any payment instructions provided to you from BCBS to maintain your coverage.

BCBS will:

- Provide customer service such as answering questions about your COBRA benefits or processing updates to your coverage due to a life event
- Collect your payments for COBRA benefits through the April 2025 premium month

## **What to expect next**

### **COBRA premium payments**

Beginning in May 2025, your COBRA premium payments will now be managed by BenefitConnect | COBRA. With BenefitConnect | COBRA you'll have the flexibility to make premium payments:

- By mail
- By one-time ACH payment, online or on the phone
- By Auto Pay (direct debit from your bank account)

## **Action Required**

**If you are enrolled in a bill pay service through your personal bank account or another third-party, you can still use the service to make premium payments. However, you'll need to take action to update the account number and payment address with the information provided in the BenefitConnect | COBRA payment coupon package.**

### **Payment Coupon package**

The package includes a book of monthly payment coupons; you will not receive a bill each month for your COBRA premiums. Each month you must mail your payment to the address provided on the monthly coupon or use one of the other payment options available. The package also includes instructions for enrolling in Auto Pay. Payment coupons will be mailed in mid-April.

### **Automatic COBRA premium payments**

If you currently have your COBRA premiums deducted directly from your bank account each month and want to continue this payment method, you will need to enroll in Auto Pay (direct debit) with BenefitConnect | COBRA. Once enrolled, your monthly COBRA deductions will be taken on the first business day of the month. The amount deducted from your bank account will include the COBRA payment owed for the current month, as well as any outstanding balance owed for prior months coverage. Further information regarding how to enroll in Auto Pay (direct debit) will be included in the COBRA Payment Coupon package.

### **One-time ACH payment**

To make payments by one-time ACH, navigate to the BenefitConnect | COBRA website or call the BenefitConnect | COBRA Service Center. The one-time ACH option enables payment of COBRA premiums via direct debit from your bank account. Deductions will be taken within three business days from the date of the original request. If payment is made by one-time ACH, your payment is considered to be made on the date submitted.

**Be aware that your action is required to ensure your May 2025 payment to BenefitConnect | COBRA is received by the deadline. You'll need to set up a new Auto Pay account, use the one-time ACH option, or mail in your payment.**

### **COBRA contact information**

#### **BenefitConnect | COBRA Service Center**

Contact BenefitConnect | COBRA for questions, enrollment changes, or billing regarding your COBRA coverage beginning with May 2025 coverage.

- 1-877-29-COBRA (1-877-292-6272) (858-314-5108 International only)
- Monday through Friday
- 9:00 a.m. to 7:00 p.m. Eastern Time (8:00 a.m. to 6:00 p.m. Central Time) excluding holidays

Para ayuda en español, por favor llame al Centro de Servicio de COBRA al 1-877-292-6272.

### **BCBS**

Contact BCBS for questions, enrollment, changes, or billing regarding your COBRA coverage up through April 2025 coverage months.

BCBS Customer Advocates – 888-541-7107

### **Keep your plan informed of address changes**

In order to protect your and your family's rights, you must keep BenefitConnect | COBRA informed of any changes in your address and the addresses of family members.

# COBRA Transition FAQ

Frequently Asked Questions (FAQs) for TAC HEBP Member Employer Groups  
TAC HEBP Partnering with Willis Towers Watson's BenefitConnect|COBRA May 1, 2025

**1. What is the reason for the transition to a new COBRA administration vendor?**

The Texas Association of Counties Health and Employee Benefits Pool (TAC HEBP) is transitioning to BenefitConnect|COBRA to enhance our COBRA services, improve efficiency, and provide better support to our member employers and their employees.

**2. When will the transition take place?**

The transition to BenefitConnect|COBRA will go live on May 1, 2025. Prior to this date, TAC HEBP will provide all necessary information to ensure a smooth transition.

**3. What changes should we expect as part of this transition?**

Pool members should expect improved service features, enhanced technology for participant communication, and potentially more competitive pricing. Detailed information will be provided as we approach the go-live dates.

**4. How will employees be notified about the transition?**

BenefitConnect|COBRA will send out formal notification letters in early April to all current COBRA participants and pending but eligible COBRA participants to inform them about the change and what to expect. These letters will include key details and contact information for questions.

**5. Will there be any changes to the COBRA benefits offered?**

The core COBRA benefits will remain the same; however, there may be enhancements in the administration process that improve the overall experience for both employers and employees.

**6. How will this impact our responsibilities as a TAC HEBP member employer and Pool member?**

As a Pool member, your responsibilities will largely remain the same. However, we will provide resources and support to help you navigate any new processes with BenefitConnect|COBRA.

**7. What resources will be available to help us during this transition?**

We will offer informational materials and direct access to TAC's Health & Benefits Services regional account teams to support your county or district. Additionally, we can provide various sample participant communications to assist you in answering employee questions.

**8. What should I tell my employees, current COBRA or eligible COBRA participants if they have questions?**

Encourage current and eligible COBRA participants to refer to the notification letter they will receive from BenefitConnect|COBRA the week of April 7, 2025, for initial questions. They can also reach out directly to BenefitConnect|COBRA using the contact information provided in the letters.

**9. Are there any changes in pricing for COBRA administration?**

Yes, there will be pricing changes effective on your renewal anniversary date for groups that choose to continue COBRA administration services through TAC HEBP and BenefitConnect|COBRA. Since this transition will take effect mid-year on May 1, 2025, TAC HEBP will cover the new cost of participants' Qualifying Event Notice Fees with BenefitConnect|COBRA.

until your group's renewal date. Groups will continue to be responsible for their current COBRA administration fees during this interim period.

**10. Will the group still be charged the administration fee if COBRA is set up for a former employee, but the employee never pays or changes their mind?**

No, the only fee to the group is the \$20.00 fee for every COBRA Qualifying Event Notice. TAC HEBP will be covering the cost of the new COBRA Qualifying Event fees during the interim period of May 1, 2025, through a group's anniversary date. Your group would then be responsible for the new fees effective at your anniversary date should you elect to continue COBRA administration services with TAC HEBP and BenefitConnect|COBRA at renewal.

**11. Will past due balances be waived by Blue Cross and Blue Shield (BCBS)?**

Yes, TAC Health & Benefits Services has been informed that BCBS will waive past due balances. Please disregard all past due notices.

**12. Who can I contact with further questions about the transition?**

For any questions, you can reach out to your Employee Benefits Specialist or Employee Benefits Consultant at (800) 456-5974.