



# ProBenefits

*The benefit of trust.*

2634 Reynolda Road  
Winston-Salem, NC 27106-3817

**p.** 336.761.1850  
888.722.8382  
**f.** 877.761.1850  
**e.** [COBRA@ProBenefits.com](mailto:COBRA@ProBenefits.com)  
**w.** [ProBenefits.com](https://ProBenefits.com)

**Subject:** Important ARP COBRA Subsidy Update: Action Required by May 7

Dear COBRA employer,

Attached you will find the list of your COBRA Qualified Beneficiaries (QBs) that we have identified as potentially eligible for the American Rescue Plan Act (ARP) COBRA subsidy, and instructions for making the required updates in the ProBenefits COBRA portal. To assist in this process, the QBs whose qualifying event information is listed as "Termination – Involuntary," "Reduction in Hours," or "Reduction in Force" have been updated as eligible for the subsidy.

**Action required by you before May 7<sup>th</sup>:**

- Review attached list or run a new list via the ProBenefits COBRA Employer Portal (<https://cpb.probenefits.com>)
- Update Column D – "AEI 2021 Status" with Eligible or Ineligible
- Import list via the ProBenefits COBRA Employer Portal (<https://cpb.probenefits.com>)

**The ARP defines Assistance Eligible Individuals (AEIs) as COBRA qualified beneficiaries who meet all the below criteria:**

1. Coverage was lost due to reduction of hours (whether voluntary or involuntary) or involuntary termination of employment; and
2. The COBRA qualified beneficiary is within his/her maximum COBRA continuation period as of April 1, 2021, or becomes eligible for COBRA continuation between April 1, 2021 and September 30, 2021; and
3. The COBRA qualified beneficiary is not eligible for Medicare or coverage under another group health plan (including a spouse's plan). *ProBenefits will collect this information from qualified beneficiaries on behalf of the employer in an eligibility attestation form.*

The Qualified Beneficiary (QB) list we have provided may also be generated on the ProBenefits COBRA portal. Once the eligibility status of each individual has been updated in Column D, the list should be imported on the portal by May 7<sup>th</sup>. If there are other QBs who should be marked as AEIs but are missing from our system (such as individuals who were offered COBRA by an entity other than ProBenefits), please add them as Legacy QBs on the portal and then mark them as AEI eligible by May 7<sup>th</sup>. Please refer to the attached instructions.

For more information about the ARP COBRA Subsidy, please visit our dedicated subsidy information page, which we will continue to update as new information becomes available: <https://probenefits.com/arp-act-cobra-subsidy-information-for-employers/>

We will also have a webinar on this topic on Thursday, April 29<sup>th</sup> at 11 am. You can register here to attend: <https://attendee.gotowebinar.com/register/6869212503188407565>

What happens next: After you have confirmed the AEI status via the ProBenefits COBRA portal, the eligible AEIs will be sent the required notifications and attestation form. Eligible current COBRA participants will receive subsidized coverage April 1<sup>st</sup> through September 30<sup>th</sup> or the end of their eligibility, whichever comes first, and will be reimbursed for any premiums they may have already paid for the subsidized period. AEIs who are not current COBRA participants will have 60 days to elect subsidized coverage.

Going forward, QBs who are eligible for COBRA coverage during the subsidy period will receive the Subsidy Eligible Notice and Attestation insert with their Specific Rights Notice.

We appreciate your partnership and are glad to be here to support you during these challenging times. If you have any questions, please contact us at [COBRA@ProBenefits.com](mailto:COBRA@ProBenefits.com) or 888.722.8382.

Thank you,  
ProBenefits