

# Enrollment, Compliance and Administration



# Reta's Healthcare Plans Include Communications, Enrollment, Compliance and Administration Services

One of the distinct advantages of being a Reta Trustor is that communications, enrollment, plan administration and state and federal compliance services are all included in the cost for healthcare coverage that Reta provides. Our integrated approach and technology solutions allow Reta to manage all aspects of these services to provide a seamless experience for our members.

## The Reta Benefits Center

The Reta Benefits Center (RBC) is an online interactive participant communication portal that is automatically customized to each Trustor and personalized to each individual employee.

Consider it a one-stop benefits and wellness destination that runs on autopilot, 24/7/365, to create individualized information and benefit plan consumer guidance. Plus the user can toggle between English

and Spanish content as they choose. With a single sign-on and a click to enter, each Reta member's unique personalized experience is launched instantly based on who they are and where they live and work. The RBC is seamlessly integrated with Reta's administration and enrollment systems and our health plan decision support tool.

**John Stein, welcome to your new Reta Benefits Center!**

We call it the RBC for short. It's your convenient one-stop destination for information about your benefits, enrollment, wellness and more. It's up to you to take charge in choosing options that best meet your personal and financial needs. The RBC can help you make that happen.

**Your enrollment period is from April 30 to June 30, 2017.**

- A message from Reta Trust
- A message from the Archdiocese of San Francisco
- News from St. Ignatius College Preparatory

**Congratulations!** Click to find out why

**RetaEnroll** ✓

- Enroll now
- Add/Remove Dependents
- Other MyEnroll Options

What's New This Year

- Benefits You Have Now
- ▼ Your Medical Plan Options
- About Your Medical Plans
- Compare Your Plan Options
- Your Decision Tool
- Pharmacy Benefits
- Dental
- Vision
- Wellness
- Other Benefits
- Key Benefits Contacts
- Home

Cathedral of St. Mary of the Assumption — Archdiocese of San Francisco CA

## The RetaEnroll Platform

The *RetaEnroll* enrollment system is a complete solution supporting online, paper and telephonic enrollment for:

- + New hire communications and enrollment
- + Mid-year life events enrollment
- + Open enrollment processing
- + COBRA election and open enrollment
- + Retiree plan enrollment
- + Dependent eligibility validation

Reta is able to assure consistent application of compliance and eligibility requirements by integrating IRS Section 125, HIPAA, and COBRA regulation tables provided through Benefit Allocation Systems (BAS), along with specific eligibility rules from your organization and Reta. The *RetaEnroll* platform is set up through an efficient discovery and implementation process enabling Reta to bring all enrollment solutions online in a timely and orderly fashion.

## Enrollment Options

The flexibility and customizable structure of *RetaEnroll* allows our Trustors to have it *their way*.

Features include:

- + Administrator-only or employee self-service enrollments
- + Paper, telephonic and online enrollment
- + Passive, semi-passive and active open enrollments
- + Enrollment for bundled plans or for each and every benefit plan offered to an employee
- + Documents and web links library
- + Enrollment period member notices via email and U.S. mail
- + Toll-free call center numbers and call metrics

## Reta's Range of Administrative Modules

Reta's healthcare offering is specifically designed for Catholic employers with multiple locations. To make that possible, we provide a list of integrated administration services for all Reta Trustors through a series of administrative *modules* hosted through BAS, our benefits administration provider.

### Employee Module

The *Employee Module* allows access to the personal demographic, enrollment, and historic data for all employees. Depending on your requirements, the enrollment process can range from online employee self-service with automated integration to your payroll system, or a hands-on administrative process using paper enrollment forms. That said, most Reta Trustors use the online tools to eliminate the manual processing of benefit transactions.

### Administrator Module

This module provides access to transactional and reporting applications and is also designed for those Catholic employers offering multiple lay and religious employee coverage classes. While the Trustors central administrator has access to coverage details at all of their locations, location administrators can only access their own employee records. Reta can customize the eligibility provisions to accommodate different benefits, employee contributions, waiting periods and location premium rates by various classes of employees, retirees, priests and women religious.

### COBRA Module

As an ERISA Trust, Reta is subject to COBRA requirements. Our *COBRA module* manages all aspects of COBRA processing after a Trustor submits a terminated employee transaction. COBRA enrollment, billing, receipt of premiums and status event changes are managed through *RetaEnroll* and provide the best practices, processes and reliability to help you comply with federal and state COBRA regulations. From online account setup to premium billing and collection, you can generate compliant initial rights notices, qualifying event notices, billing coupons, and other notices as required.

### Billing Module

Billing and collection of payments for Reta plans and also for plans not provided by Reta are handled through our *Billing Module*. Payroll integration can also be fully automated and regular payroll files can update new hire eligibility. After employee elections are completed, the Trustor's payroll provider can automatically update pay cycle deductions or employee contributions to FSA or HSA accounts. Of course, individual employer administrators have access to premium billing invoices and the underlying data of all invoices at any time.



Beyond the standard *Billing Module* features, Reta Trustors have options to upgrade services based on their individual requirements. Some of these extras include:

- + Division/location billing to manage billings and collections
- + Consolidated billing to manage all of the group insurance premiums
- + Location accounts receivable management and reporting
- + Online documents and email history archiving
- + Toll-free customer service call center
- + Secure bank lock box collection
- + Expanded customer service call center hours

### **Reporting Module**

The *Reporting Module* included with Reta's healthcare coverage provides hundreds of reports for on-demand reporting purposes. Features include the ability to add reports and to earmark reports as *favorites* for quick access.

### **Healthcare Reform Compliance Module**

Under healthcare reform, the IRS has imposed complex reporting requirements and regulations on employers. To comply, employers must collect and consolidate all of the required benefits, payroll, and timekeeping data. This *module*, included as part of Reta's healthcare coverage provides an efficient system for managing the information necessary to get you through the required reporting and compliance process. Features include:

- + Consolidated benefits, payroll, and HR information into a unified database
- + Data collection and consolidation across all locations



- + Compatibility with centralized and decentralized payroll systems
- + Unlimited monthly batch data uploads and manual data input
- + Downloadable Excel templates for easy reference to specific employee data
- + IRS Sections 6055 and 6056 reporting and "Shared Responsibility" compliance

### **Dependent Eligibility Verification**

*RetaEnroll* supports a common best practice to establish and maintain a Dependent Eligibility Verification Program (DEV) to verify the coverage eligibility of employee dependents. A DEV program saves employers money by eliminating unnecessary premiums and by not assuming benefits expenses incurred by ineligible dependents.

DEV is fully integrated with *RetaEnroll* and provides self-service proof of eligibility management, based on underwriting and administrative requirements for new hires and open enrollment for all your benefit plans.