



**Ceridian Florida COBRA Continuation Services
Frequently Asked Questions (FAQ)**

Prepared for:

BlueCross and BlueShield of Florida

Ceridian Information

Table of Contents

Ceridian.....	3
Who is Ceridian?.....	3
General Information.....	2
Ceridian’s Address.....	2
Ceridian’s Customer Service number	2
Ceridian's Web Site address.....	2
Qualifying Event Notification Requirements	3
Qualifying Event Date	3
Loss of Coverage Date.....	3
Member Notification Requirements	4
Takeover Requirements for Groups with Current FHICCA Members.....	5
Frequently Asked Questions (FAQs).....	4
Eligible Members.....	4
Services Provided.....	4
Cost for Service.....	5
Ceridian Timeframe for Membership Load.....	5
How to Enroll FHICCA members?.....	5
Enrolling Existing Members	6
Notification Timeframes.....	6
Ceridian and Member Timeframes	6
Elections & Terminations	6
Ceridian’s Website Services	6
Ceridian Website Assistance.....	6
FHICCA Payments and Administration Fee.....	7

Ceridian

Who is Ceridian?

Ceridian is the vendor for administration of coverage continuation under the Florida Health Insurance Coverage Continuation Act (FHICCA).

Ceridian manages:

- Eligibility
- Compliance
- Customer Service
- Billing
- Collections

Ceridian keeps all state continuation materials up to date to meet current compliance guidelines and requirements of the FHICCA regulations.

General Information

Ceridian's Address

Ceridian State Continuation Services
3201 34th St South
St. Petersburg, FL 33711

Ceridian's Customer Service number

888-342-5888
8:00a.m. – 8:00p.m. (EST)
Monday through Friday

The IVR (voice response) is available 24 hours a day/ 7 days a week, even on holidays. Please note: State Continuation participants can only elect via the IVR if a premium is not due. Under FHICCA, all premiums due must be paid at the time of election.

Ceridian's Web Site address

www.ceridian-benefits.com

Qualifying Event Notification Requirements

Qualifying Event The Qualifying Event (QE) is the actual event that caused the member to be eligible for FHICCA.

Qualifying Event Date The Qualifying Event Date (QED) is the actual date that the Qualifying Event occurred.

Loss of Coverage Date The Benefit Termination Date (BTD) is the actual date that the member lost medical coverage.

Member Notification Requirements FHICCA regulates carriers within the state to provide continuation coverage for small employer groups of less than 20 employees. There are no requirements for the group to notify members of their right to continue coverage under FHICCA. In order for Ceridian to send the FHICCA information, the member is required to provide notification including the following to Ceridian within 63 days of the Qualifying Event:

- Group number
 - Social Security Number
 - Name
 - Demographics
 - Date of birth
 - Qualifying Event Date(s) and Loss of Coverage Date
 - Qualifying Event reason
 - Dependent information
-

Takeover Requirements

Groups with Current Members

If a new group to BCF has current FHICCA continuants, Ceridian can take over the billing and collection of premiums. The members will be required to provide Ceridian with:

- Group number
 - Social Security Number
 - Name
 - Demographics
 - Date of birth
 - BCF plan election
 - Qualifying Event Date(s) and Loss of Coverage Date
 - Qualifying Event reason
 - Coverage Type (single, employee + child, employee + spouse, employee + family)
 - Dependent information
-

Frequently Asked Questions (FAQs)

Eligible Members

Which members are eligible for Ceridian services?

Members of groups that currently have BCF plans.

Services Provided

What are the full services provided by Ceridian?

- Eligibility, including sending **Qualifying Event Notices** via USPS certified mail
 - Compliance
 - Customer Service
 - Billing
 - Collections
 - Archiving of documents
-

Frequently Asked Questions (FAQs), Continued

Cost for Service **What are the costs for these services?**

The contract to administer to BCF groups is between Ceridian and BCF; therefore, Ceridian services are provided at no cost to BCF groups.

**Ceridian
Timeframe for
Membership
Load**

What is Ceridian's turn around time for entering a member's qualifying event?

The turn around time for entering a member into the system is determined by the accuracy of the member information received. The information is reviewed in the Blue Cross BlueShield of Florida system to confirm the accuracy of the information and the monthly premiums.

**Enrolling
FHICCA
members**

How is BCF notified when a member elects and makes payment?

A Participant Update Report is sent directly to BCF when a participant has elected and paid for coverage or cancels coverage.

**Existing
Members**

What if a current participant experiences a change in status?

Participants are responsible for notifying Ceridian of any changes in their eligibility status. If a member becomes entitled to Medicare, unlike COBRA, a second event does not occur and the member will no longer be eligible for FHICCA. The dependents would be eligible to continue coverage if they wish for the remainder of the 18 months.

**Notification
Timeframes**

What is the required timeframe for a member to notify Ceridian that a Qualifying Event has occurred?

The member has 63 days to notify Ceridian of a Qualifying Event.

Frequently Asked Questions (FAQs), Continued

Ceridian and Member Timeframes

What is Ceridian's timeframe to send the Qualifying Event Notice to the member? What is the member's election timeframe?

Ceridian sends the Qualifying Event Notice within 14 days of receiving notice of the qualifying event from the member, providing complete information has been received.

The member must elect continuation coverage within 30 days of the date the notification was received by the member. The member must include all premiums due at the time of election.

FHICCA Elections & Terminations

Who does the member contact regarding their election or termination?

The member should contact Ceridian if they need information regarding their election or choose to terminate their coverage.

Ceridian's Website

What services are available to the member on Ceridian's website?

Online COBRA election capability for participants (if no premium due)
After election, the member can view their account status, change their address and/or telephone number, print a status report and email a question/request.

Ceridian Website Assistance

Who assists the Member with using Ceridian's website?

Ceridian provides the authorized user with user support for Ceridian's website. Please refer the member to Ceridian's Web Support Services at 800-469-0429.

Premium Payments

Where are member FHICCA payments sent and who bills them?

Ceridian bills the member, including the 15% administration fee provided under FHICCA. The member makes their payment to Ceridian.

Members mail their payments to Ceridian at:

Ceridian State Continuation Services

P.O. Box 534011

St. Petersburg, FL 33747-4011 (Include Ceridian system ID# on the payment or, if not known, the member's Social Security Number)