



COBRApOint 2.0 Technology

**Access** — this is the core of COBRApOint’s value to our community of users. Administrators, employers, participants, brokers, and even our COCO Payment Services and COCO Mail Services solutions — all are empowered by direct, anytime, anyplace access to COBRApOint. Only through access can the previously cumbersome task of administering COBRA, mini-COBRA, State Continuation, HIPAA, and Retiree Billing be made highly efficient. We assure access through the use of state-of-the-art technology in four core areas:

- Application Architecture
- Server Architecture
- Security
- Data Center

**Application Architecture** — COBRApOint’s object oriented application architecture and highly normalized database architecture streamline the system making it more robust, efficient, and easier to maintain. The core of the system is a series of reusable and highly efficient business objects built using the latest advances from Microsoft including the .NET 2.0 Framework, the Microsoft Enterprise Library, and .NET Membership Provider. The application is written in ASP.Net and C# complimented by industry standard user interface controls, native ASP.Net PDF libraries, and native ASP.Net reporting tools to further the ease of use and accessibility of the system. The database is driven by an enterprise class Microsoft SQL Server cluster with a dedicated database for each customer.

**Server Architecture** — Reliability, scalability, and security are all impacted by COBRApOint’s server architecture. A Network Load Balanced (NLB) cluster of web servers and a SQL Server Cluster of database servers (supported by the application architecture) ensure rapid and seamless scalability and failover for reliability. All servers are equipped with redundant power supplies and redundant network access. Multiple layers of firewalls, including the use of a “Demilitarized Zone” (DMZ) ensure that our database servers are completely isolated from the Internet. Our databases are stored on a storage area network (SAN) with daily off-site tape backups. All of our systems communicate on a redundancy Gigabit network backbone for high performance, high availability and scalability.

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**Security** — Protecting the data entrusted to us is a responsibility we take seriously. Each authorized user must have uninterrupted access to their data while we simultaneously ensure that no unauthorized access takes place. Our security strategy is multi-faceted and multi-layered and employs the latest technologies including all of the following:

- All communication between COBRApOint and our users' browsers is encrypted using SSL.
- We employ daily third-party vulnerability scanning which tests for PCI and FBI/SANS compliance.
- Our server architecture utilizes multiple layers of firewalls and completely isolates our database servers from the Internet.
- Each user of every type (administrator, employer, broker, participant) has a unique user name and password, and each user's access to information is restricted to only the information they are authorized to see. User passwords are encrypted in our database.
- Each customer has a unique, dedicated database.
- High security standards are enforced for all of our user logins—including 3-try-logout and secure passwords.

**Data Center** — COBRApOint is hosted in a \$70 million data center which is PCI compliant, SAS 70 Type II reviewed and IBM and CISCO certified. The role the data center plays is to provide both physical security for our servers as well as assist in assuring availability of our systems.

Physical Security

- Reinforced, poured concrete construction with three-foot thick walls, floors, and ceilings which can withstand 200+ mph winds.
- Dry moat surrounding building.
- Access requires key card and biometric authentication.
- Guards on site 24/7/365 with over 100 cameras.

Availability

- Dual power grids and all power components 100% redundant (2N)
- Rotary UPS and three-diesel generators with 3 days of fuel onsite.
- 3 ISPs provide 4 load balanced, redundant Internet connections.
- Databases stored on SAN with off-site tape backup daily.
- State of the art smoke detection and fire protection.
- Redundant climate control HVAC systems.

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