



A Guide to your COBRA Continuation of Coverage

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Your guide to managing your COBRA account

CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT (COBRA)

UNITEDHEALTH GROUP®

What is COBRA?

- COBRA stands for the Consolidated Omnibus Budget Reconciliation Act, effective January 1, 1986.
- COBRA provides the option to temporarily continue coverage for persons who lose group coverage as a result of a qualifying event (such as termination of employment; voluntary or involuntary).
- COBRA requires the employer to allow the terminated subscriber or dependent to pay his or her own way to remain part of the employer group's insurance coverage.
- With COBRA, the health care benefits remain the same unless the terminated subscriber or dependent elects to change to a different product during the employers open enrollment period.
- COBRA coverage can last from 18-36 months, depending on the qualifying event, such as a terminated employee or a divorce situation.
- After COBRA coverage ends, participants or dependents must find other health insurance, or they can elect a Conversion policy (coverage similar to that offered under the previous policy) if Conversion is offered.
- A consumer who is on COBRA is on the same employee group health plan as when they were an active employee or dependent of an active employee. The difference is that now the consumer is paying the employer's portion of the premium (plus their own).



There are 3 elements to qualifying for COBRA benefits. COBRA establishes specific criteria for plans, qualified beneficiaries, and qualifying events:

Plan Coverage - Group health plans for employers with 20 or more employees on a typical business day of the prior calendar year are subject to COBRA

Qualified Beneficiaries - A qualified beneficiary is an individual covered by a group health plan on the day before a qualifying event who is either an employee, the employee's spouse, or an employee's dependent child. In certain cases, a retired employee, the retired employee's spouse, and the retired employee's dependent children may be qualified beneficiaries.

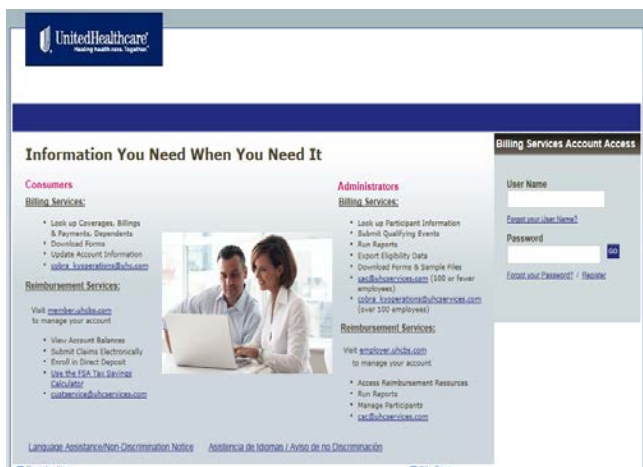
Qualifying Events - Qualifying events are certain events that would cause an individual to lose health coverage. The type of qualifying event will determine who the qualified beneficiaries are and the amount of time that a plan must offer the health coverage to them under COBRA.



If you are enrolled in COBRA, use this guide to manage your account through <https://uhcservices.com/Logon.aspx>

COBRA Checklist

Use the list below for steps to create an account online.



- ☐ Select the **Register** link.
- ☐ Complete the registration form.
- ☐ Enroll in COBRA coverage(s) online at <https://uhcservices.com/Logon.aspx>.

Once you have registered you can:

- Enroll in coverage
- View invoices and statements
- Make payments
- Request changes
- Sign up for Automatic Payments
- Access forms and other resources.

COBRA Enrollment

Election Agreement

The employer has 30 days to notify the health plan carrier of the qualifying event, and in turn, UnitedHealthcare Benefit Services has 14 business days to send the election notice.

Days to Elect

Once you receive your Election Agreement, you will have 60 days from the date of the letter to elect COBRA.

Coverage

Coverage will not be reinstated until your initial payment is made through the current month of coverage. You have 45 days to make your initial payment once you have elected coverage.




NOTE

There may be other coverage options for you and your family. In the Marketplace, you could be eligible for a new kind of tax credit that lowers your monthly premiums right away, and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Being eligible for COBRA does not limit your eligibility for coverage for a tax credit through the Marketplace. Additionally, you may qualify for a special enrollment opportunity for another group health plan for which you are eligible (such as a spouse's plan), even if the plan generally does not accept late enrollees, if you request enrollment within 30 days from when you lost coverage

Website Registration

- Click register button to create an account



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Information You Need When You Need It

Consumers


Billing Services:

- Look up Coverages, Billings & Payments, Dependents
- Download Forms
- Update Account Information
- cobra_kyoperations@uhc.com

Reimbursement Services:

Visit member.uhcbs.com to manage your account

- View Account Balances
- Submit Claims Electronically
- Enroll in Direct Deposit
- Use the [FSA Tax Savings Calculator](#)
- custservice@uhcservices.com



Administrators

Billing Services:

- Look up Participant Information
- Submit Qualifying Events
- Run Reports
- Export Eligibility Data
- Download Forms & Sample Files
- cac@uhcservices.com (100 or fewer employees)
- cobra_kyoperations@uhcservices.com (over 100 employees)

Reimbursement Services:

Visit employer.uhcbs.com to manage your account

- Access Reimbursement Resources
- Run Reports
- Manage Participants
- cac@uhcservices.com

Billing Services Account Access

User Name

[Forgot your User Name?](#)


Password

[Forgot your Password?](#) [Register](#)

[Language Assistance/Non-Discrimination Notice](#) [Asistencia de Idiomas / Aviso de no Discriminación](#)

[Register Now](#) [Site Tour](#)

- From the dropdown **Register Type** select **Registration for Members**
- Click **Next Step**



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Register

User Registration (Step 1 of 4)

To access your account online, you will first need to register your account. Select the type of registration desired.

* Register Type: **Registration for Members** ▼

To use our website, you will first need to register your account. The registration process is quick and easy and is outlined below:

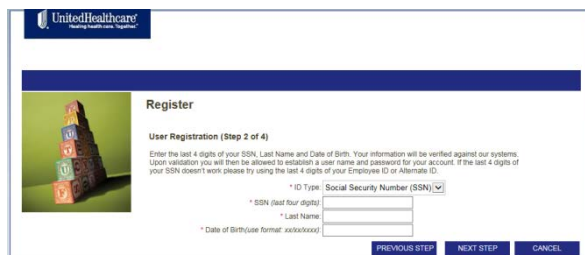
1. Complete the online registration form on the following screen.
2. Check your e-mail for the Activation Required e-mail.
3. Click on the activation link provided within the Activation Required e-mail.

It is important that you type your e-mail address correctly and are able to check your e-mail at the time of registration. Once you have registered and activated your account, you will have the convenience of accessing your account 24 hours a day, 7 days a week.

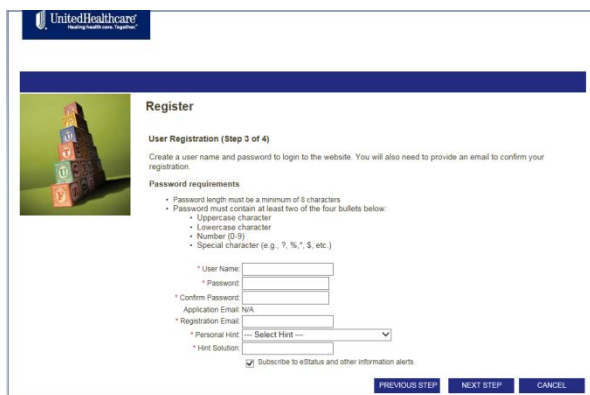
[NEXT STEP](#) [CANCEL](#)

Website Registration

- Enter the following:
 - Last four digits of your Social Security Number
 - Last Name
 - Date of Birth
- Click **Next Step**



- Enter the following:
 - User Name
 - Password
 - Registration Email
 - Personal Hint
 - Hint Solution
- Click **Next Step**

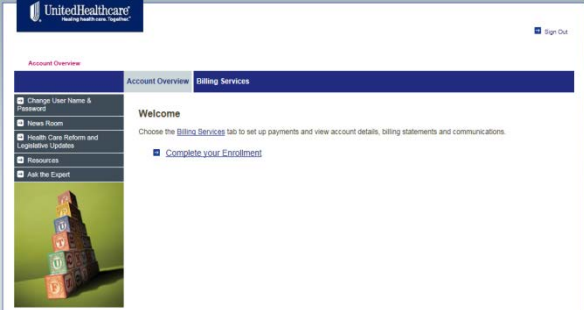


- An 'Activation Required' email message has been sent.
- **It is important the instructions contained in the email message are followed in order to activate the account.**
- Click **Finish**



Website Enrollment

- In order to enroll online click:
Complete Your Enrollment



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Sign Out

Account Overview

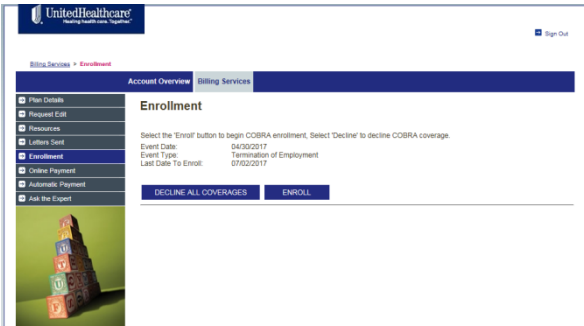
Account Overview Billing Services

Welcome

Choose the [Billing Services](#) tab to set up payments and view account details, billing statements and communications.

[Complete your Enrollment](#)

- Click **Enroll**



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Sign Out

Billing Services Enrollment

Account Overview Billing Services

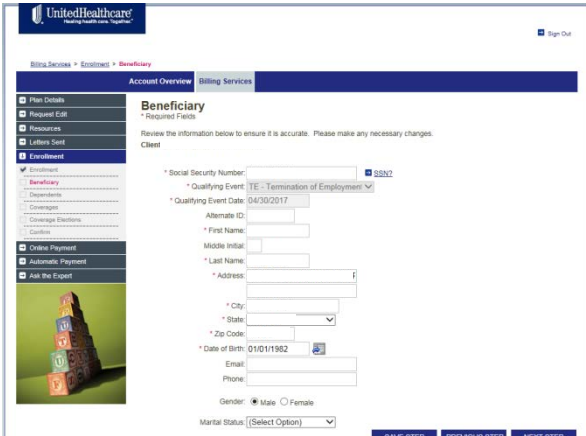
Enrollment

Select the 'Enroll' button to begin COBRA enrollment. Select 'Decline' to decline COBRA coverage.

Event Date: 04/30/2017
Event Type: Termination of Employment
Last Date To Enroll: 07/02/2017

[DECLINE ALL COVERAGES](#) [ENROLL](#)

- Make sure all information is correct.
- All boxes with the red * must be filled out.
- Click **Next Step**



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Sign Out

Billing Services Enrollment Beneficiary

Account Overview Billing Services

Beneficiary

* Required Fields

Review the information below to ensure it is accurate. Please make any necessary changes.

Client

* Social Security Number: [Redacted] [SSN?](#)

* Qualifying Event: [TE - Termination of Employment](#)

* Qualifying Event Date: 04/30/2017

Alternate ID: [Redacted]

* First Name: [Redacted]

Middle Initial: [Redacted]

* Last Name: [Redacted]

* Address: [Redacted]

* City: [Redacted]

* State: [Redacted]

* Zip Code: [Redacted]

* Date of Birth: 01/01/1962

Email: [Redacted]

Phone: [Redacted]

Gender: ☒ Male ☐ Female

Marital Status: [Select Option]

[SAVE STEP](#) [PREVIOUS STEP](#) [NEXT STEP](#)

Website Enrollment

- Select the Edit icon next to each dependent to review their information.
- If you do not see your dependents, please click **Request Edit** and ask that the dependents be add.
- If there are no dependents click **Next Step**

- Select coverages
- Click **Next Step**

- Select the “elect” check box next to each individual who will be enrolling in the coverage.
- Click **Save Step**
- Click **Next Step**

Website Enrollment

- Review the information to ensure it is accurate.
- Click **Submit**

The screenshot shows the UnitedHealthcare website's enrollment confirmation page. The header includes the UnitedHealthcare logo and a 'Sign Out' link. A navigation bar shows 'Billing Services > Enrollment > Confirm'. The page is divided into two main sections: 'Account Overview' and 'Billing Services'. The 'Confirm' section contains a 'Confirm' heading, a 'Review the information below to ensure it is accurate. Select 'Submit' to complete enrollment or select 'Previous Step' to return to the previous page.' instruction, and a 'Client:' field. Below this is the 'Important Information' section, which includes fields for 'Social Security #', 'Gender', and 'Marital Status'. It also displays 'Birthdate: 01/01/1982', 'Qualification Date: 04/09/2017', and 'Qualification Code: TE - Termination of Employment'. The 'Coverages' section shows a table with columns for 'Plan Name' and 'Tier Description'. The table lists '01 Health' and '0415.75 UHC (00H935) MEDICAL' with a tier description of 'Employee Only'. Below the table is a 'Name' field with the value 'I' and a 'Relationship' field. At the bottom right are 'PREVIOUS STEP' and 'SUBMIT' buttons.

- Please remember that it will take approximately up to 5 business days for the system to send the information to UHC Benefit Services and enrollment in our COBRA system to take place.
- Once enrollment has been completed an invoice will generate within one business day. View the invoice online or allow up to ten business days mail time.
- Invoices will be sent out with premiums due for any previous months through the current month.
- Initial payment must be made within 45 days from the time enrollment is processed.
- COBRA coverage will only be reinstated with the carrier once all premiums through the current month have been received.
- Please contact UnitedHealthcare Benefit Services at 866-747-0048 if there is an urgent condition that needs the COBRA updated due to an escalated situation.

Billing Services – Plan Details

- Any Coverage that has a +/- next to it can be opened for further information.
- The information will detail Payment Source, Paid Amt, Received Date, Posted Date and Check #.

Billing: 06/01/2017					
⊞	SOMA RESOURCES LLC Starting: 04/01/2017	\$74.38	04/01/2017	05/01/2017	\$0.30
	Payment Source	Paid Amt.	Received Date	Posted Date	Check #
	Credit Card Payment	\$74.08	01/07/2017	03/22/2017	029471
			Total: \$74.08		

- **Total Balance**
- The balance of what is due on the account is always found at the bottom of the payments.

⊞	UnitedHealthcare-ALL SAVER/40 Starting: 1/01/2016	\$913.63	01/07/2017	01/07/2017	\$0.00
⊞	SOMA RESOURCES LLC Starting: 10/01/2016	\$69.92	01/07/2017	01/07/2017	\$0.00
⊞	UnitedHealthcare-ALL SAVER/40 Starting: 10/01/2016	\$913.63	01/07/2017	01/07/2017	\$0.00
					Total Balance: \$2,280.40

- **Dependents**
- Dependents that are covered will always be listed.

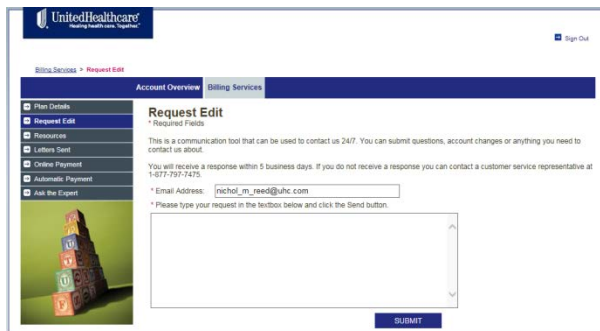
Dependents				
First Name	Last Name	Relationship	Birth Date	Effective
MULUMGET	HEKONEN	UNKNOWN	12/12/1980	06/30/2016
AREGAN	ABE	UNKNOWN	07/03/2012	06/30/2016

- **Other Information**
- Other values that are important in the COBRA process

Other Information		
ID	Description	Value
HIREDATE	Hire Date	04/22/2014
CROSSIN	Originally Insured SSN	777-55-6203

Billing Services – Request Edit

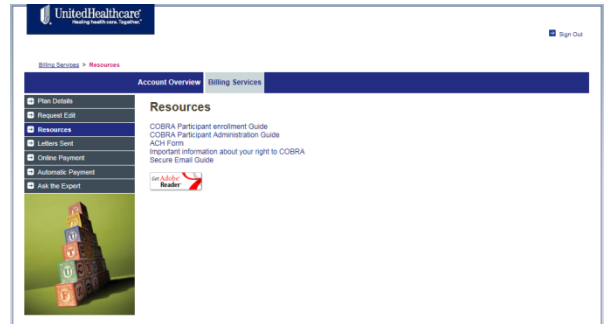
- Any time the member has questions or requests they are able to use the **Request Edit** tab to send an email to our team.



The screenshot shows the UnitedHealthcare Billing Services portal. The top navigation bar includes the UnitedHealthcare logo and a 'Sign Out' link. Below the navigation bar, the 'Request Edit' tab is selected. The left sidebar contains a list of options: Plan Details, Request Edit (highlighted), Resources, Letters Sent, Online Payment, Automatic Payment, and Ask the Expert. The main content area is titled 'Request Edit' and includes a 'Requestor's Email' field with the email address 'nchof_m_need@uhc.com'. Below this is a large text area for the request, followed by a 'SEND' button. The page also includes a 'Billing Services' tab and a 'Requestor's Email' field.

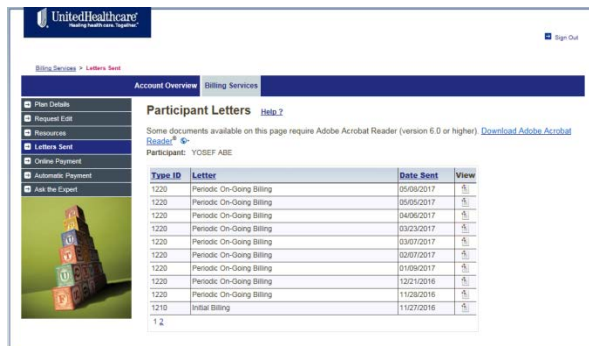
Billing Services – Resources

- Important resources for the COBRA member



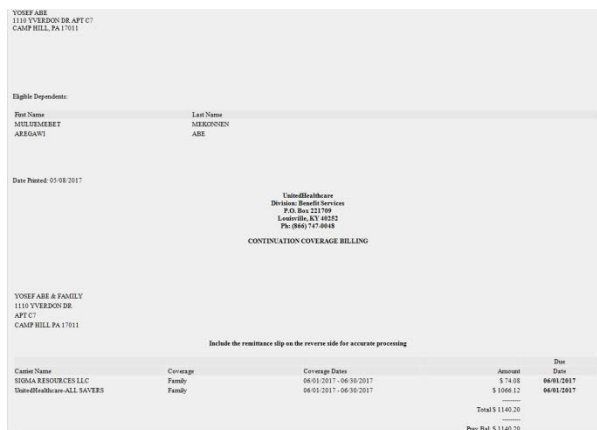
Billing Services – Letters Sent

- The **Letters** tab will contain any letters sent out, including on-going billing invoices.

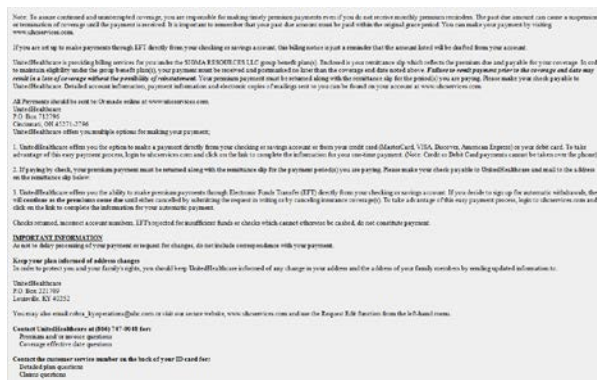


- Invoices will always include the name of the member and all covered dependents.
- Invoices will also include the following:

- Carrier Name
- Coverage
- Coverage Dates
- Amount
- Due Date



- Information in regards to the company that is providing COBRA to the member.
- How to make payments
- Where to make payments to
- Contact information for UHC Benefit Services.



Billing Services – Online Payment – Make Payment

- Member can make payments several different ways:
 - Online
 - Over the phone
 - Automatic
 - Via Mail
- Online Payment allows the payment to be made online with either a Bank Account or Credit/Debit Card

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Sign Out

Billing Services > Online Payment > Make Payment

Account Overview Billing Services

Plan Details
Request Edit
Resources
Letters Sent
Online Payment
Make Payment
Payment Method
Payment History
Automatic Payment
Ask the Expert

Online Payment

You can pay your monthly premium using:

- Bank Account (Checking or Savings)
- Credit or Debit Card

Please fill out the information below to make a one-time payment.

To authorize this payment you must select the box agreeing to the Online Terms and Conditions. Your payment will be processed within 2-3 business days.

To set up recurring payments, select [Automatic Payment](#).

Make a Payment

Total Balance: \$2,200.40

* Step 1 - Select Payment Amount

☐ Total Balance: \$2,200.40 [View Details](#)

☐ Other Amount: \$

* Step 2 - Select Payment Method

☐ Pay using Bank Account

☐ Pay using Credit / Debit Card

☐ Agree to the Online Terms and Conditions

- Step 1 – Select Payment Amount
- Step 2 – Select Payment Method

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Sign Out

Billing Services > Online Payment > Make Payment

Account Overview Billing Services

Plan Details
Request Edit
Resources
Letters Sent
Online Payment
Make Payment
Payment Method
Payment History
Automatic Payment
Ask the Expert

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Make a Payment

Total Balance: \$2,200.40

* Step 1 - Select Payment Amount

☐ Total Balance: \$2,200.40 [View Details](#)

☐ Other Amount: \$

* Step 2 - Select Payment Method

☐ Pay using Bank Account

☐ Pay using Credit / Debit Card

☐ Agree to the Online Terms and Conditions

- Check next to the statement: **Agree to the Online Terms and Conditions** and the **Next Step** button will appear.
- Click **Next Step**

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Sign Out

Billing Services > Online Payment > Make Payment

Account Overview Billing Services

Plan Details
Request Edit
Resources
Letters Sent
Online Payment
Make Payment
Payment Method
Payment History
Automatic Payment
Ask the Expert

Online Payment

You can pay your monthly premium using:

- Bank Account (Checking or Savings)
- Credit or Debit Card

Please fill out the information below to make a one-time payment.

To authorize this payment you must select the box agreeing to the Online Terms and Conditions. Your payment will be processed within 2-3 business days.

To set up recurring payments, select [Automatic Payment](#).

Make a Payment

Total Balance: \$2,200.40

* Step 1 - Select Payment Amount

☒ Total Balance: \$2,200.40 [View Details](#)

* Step 2 - Select Payment Method

☐ Pay using Bank Account

☒ Pay using Credit / Debit Card

☒ Agree to the Online Terms and Conditions

Next Step

Billing Services – Online Payment – Make Payment

- For Credit/Debit Cards enter the following:

- Name on Card
- Card Type
- Card Number
- Expiration Date

- Cards that can be used:

- American Express
- Visa
- Mastercard
- Discover Card

- Click **Next Step**

The screenshot shows the UnitedHealthcare 'Enter Credit Card Information' form. The left sidebar contains a navigation menu with options like Plan Details, Request Edit, Resources, Letters Sent, Online Payment (selected), Make Payment, Payment Method, Payment History, Automatic Payment, and Ask the Expert. The main content area is titled 'Enter Credit Card Information' and shows a 'Payment Amount' of \$2,280.40. It includes input fields for 'Name On Card', 'Card Type' (set to AMERICAN EXPRESS), 'Card Number', and 'Expiration Date' (set to Jan '17, 2017). There are 'Next Step' and 'Cancel' buttons at the bottom.

- For Checking/Savings Accounts enter the following:

- Account Type
- Account Number
- Routing Number
- Bank Name
- Name on Check
- Address, City, State and Zip on check.

- Click **Next Step**

The screenshot shows the UnitedHealthcare 'Enter Bank Information' form. The left sidebar is identical to the previous form. The main content area is titled 'Enter Bank Information' and shows a 'Payment Amount' of \$2,280.40. It includes input fields for 'Account Type' (set to Checking), 'Account Number', 'Routing Number', 'Bank Name', 'Name on check', 'Address on check', 'City', 'State' (a dropdown menu), and 'Zip'. There are 'Next Step' and 'Cancel' buttons at the bottom.

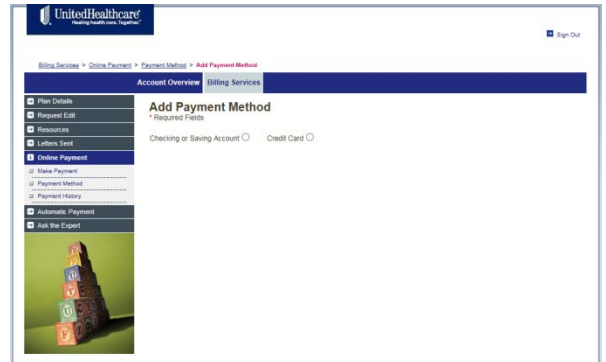
- Verify that all the information is correct.

- Click **Submit Payment**

The screenshot shows the UnitedHealthcare 'Review Your Payment' form. The left sidebar is identical to the previous forms. The main content area is titled 'Review Your Payment' and includes a warning: 'Please review your payment to make sure it is correct. By selecting "Submit Payment" you are authorizing the payment transaction.' It displays the 'Payment Amount', 'Payment Date', 'Payment Method', and 'Payment Account'. There are 'Cancel' and 'Submit Payment' buttons at the bottom.

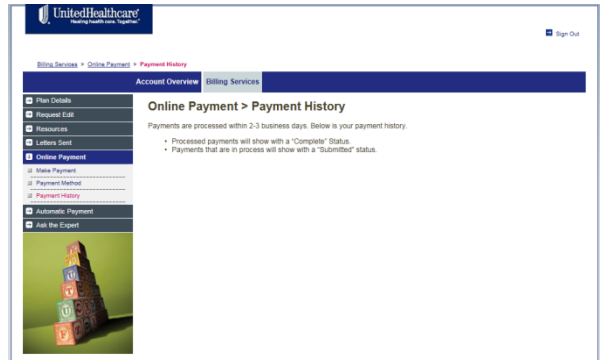
Billing Services – Online Payment – Payment Method

- Member can add the payment method for future use for making Online Payments.
- Payment information is added the same way as making a payment.



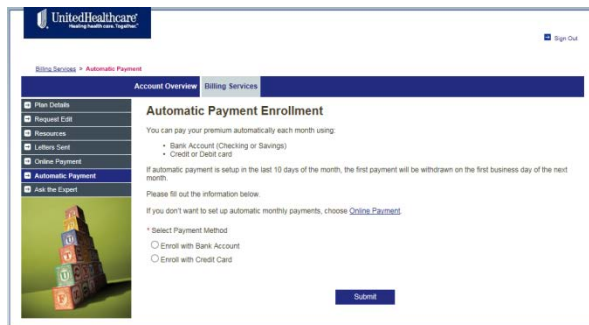
Billing Services – Online Payment – Payment History

- Only payments made via the website will be listed on the Payment History Tab.

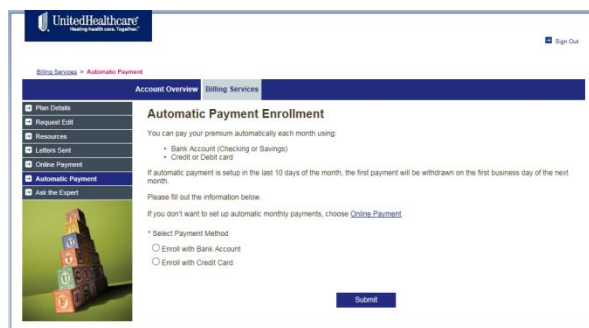


Billing Services – Automatic Payment

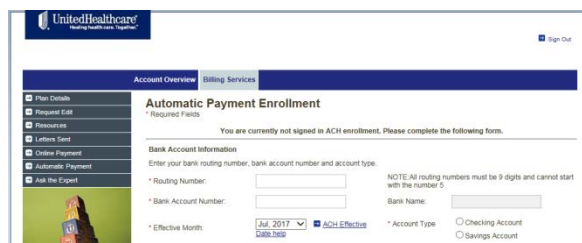
- Members can set up Automatic Payments which will be deducted from the account specified on the 1st of each month. If the first falls on a holiday or weekend, the account will be deducted the first business day following.



- Click the radial button next to the option you want to set up:
 - Enroll with Bank Account
 - Enroll with Credit Card
- Click **Submit**

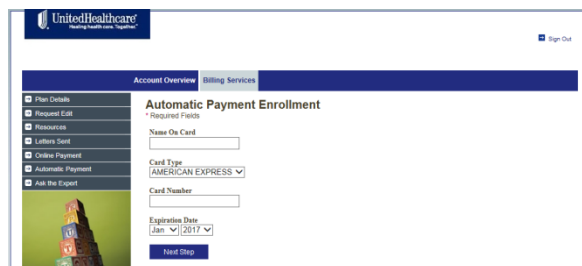


- Enter the bank account information



or

- Enter the credit card information



Billing Services – Automatic Payment

- Click the statement: **Please click the checkbox to acknowledge your authorization.**
- Click **Submit**



computer or other device which is capable of accessing the Internet and you must have software which permits you to receive and access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 6.0 or higher (available for downloading at <http://get.adobe.com/reader>). View the list of supported browsers.

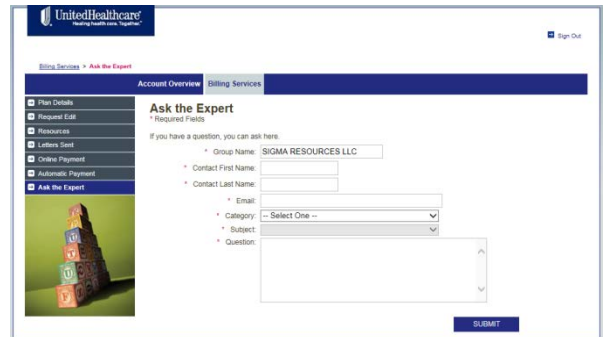
Authorization applies to automatic payment and electronic delivery of communications.

☒ Please tick the checkbox to acknowledge your authorization.

Submit

Billing Services – Ask The Expert

- Members can ask questions directly to our Customer Service team through the Ask the Expert tab.
- Fill in each area with the required information.
- Click **Submit**
- Once a question is submitted, a response will be provided up to 3 business days following.
- Please contact UnitedHealthcare Benefit Services at 866.747.0048 if there is an urgent need to access services under your continuation of coverage through COBRA.



The screenshot shows the UnitedHealthcare 'Ask the Expert' form. The header includes the UnitedHealthcare logo and a 'Sign Out' link. Below the header, there are tabs for 'Billing Services' and 'Ask the Expert'. The 'Ask the Expert' tab is active, showing a form with the following fields: 'Group Name' (pre-filled with 'SIGMA RESOURCES LLC'), 'Contact First Name', 'Contact Last Name', 'Email', 'Category' (a dropdown menu with 'Select One' as the current selection), 'Subject' (a dropdown menu), and 'Question' (a large text area). A 'SUBMIT' button is located at the bottom right of the form. On the left side of the form, there is a sidebar with a list of links: 'Plan Details', 'Request EOB', 'Resources', 'Letters Sent', 'Online Payment', 'Automatic Payment', and 'Ask the Expert' (which is highlighted). Below the links is a small image of a stack of colorful blocks.

Account Overview – Change User Name & Password

- Members can change the User Name or Password by click on the link and then following the directions.

