

ADMINISTRATION MADE EASY



A Web Guide for how to update
your COBRA rates on
uhcservices.com

Renewal Introduction

If you received a renewal reminder letter, use this guide process to your rate renewal on uhcservices.com.

UHCBS provides support to our Small Business COBRA clients, and this guide provides the steps on how to renew your rates on uhcservices.com.

Submitting your renewal rates does not have to be difficult, and UHC Benefit Services is here to help!



Why review this guide?

- To help with processing renewal rates on uhcservices.com
- To ensure enrolled members are billed the correct COBRA rate(s) upon renewal
- To ensure members are notified of their COBRA rights with the correct rate(s)

Who can process renewal rates on the web?

- Any current small-business COBRA client
- Any person with a login and password for your group

When can you process renewal rates?

Renewal rates can be submitted on uhcservices.com up to sixty days prior to your new plan year, and up to 60 days after the plan effective date.

COBRA Renewal Reminder Letters

Important Information Required for COBRA Administration

Our records indicate your annual renewal is quickly approaching. There is important information required for your COBRA administration.

COBRA Qualified Beneficiaries (Participant/Dependents), including those in their enrollment period, must be offered the same rights as active employees. This includes the same right to change group health plan(s) as well as add or remove dependent(s). When you distribute enrollment materials to your active employees, you must also notify COBRA participants of new rates and benefit plan or carrier changes. COBRA participants must also be provided the same length of time to make their selections and return their paperwork.

IRS COBRA regulations define that rate increases may only be passed on to COBRA participants once every 12 months at plan year renewal. The plan year renewal time frame must be applied consistently from year to year. The regulations do not allow premium increases at any other time. Delay in reporting plan changes and premium increases to your COBRA participants could keep the lower premium rates in effect for another 12 months.

What steps do you need to take?

- Log onto www.uhcservices.com.
- Select "Administer my COBRA/Direct Bill Administration Renewals".
- Select "Plan Renewals".
- Proceed with submitting the plan/rate information for the upcoming plan year.

Rate changes must be received by UnitedHealthcare no later than 35 days prior to the effective date in order to provide time for the participant to receive the required notice, elect coverage and receive new billing information.

What happens if rates are not received?

- The participant may remit the incorrect premium. The participant may also experience eligibility and claim reimbursement issues or termination of participant coverage.
- You may be expected to pay for the shortfall created between the old and new rates.
- UnitedHealthcare will move all rates to individual rates. What this means is at the time a Qualified Event Notification is entered on the web, you will need to provide the cost for each plan. Current participants will continue to be billed at the same rates being charged currently.
- If you provide the information within 90 days of the renewal date, UnitedHealthcare will process the rates changes and retro charge the participants. The COBRA participants must still be allowed a 30-day notification of the rate change.

Thank you for your prompt attention, please contact us toll free at 1.800.318.5311 with any questions.

Sincerely,

UnitedHealthcare COBRA Administration

- The renewal reminder letter is sent 60, 45, and 30 days prior to your plan's renewal effective date
- Three renewal reminder letters will be sent
- Once the initial renewal letter is received, you will be able to process your renewal rates on uhcservices.com



Contact Information

- The renewal reminder letter is sent to the primary contact for the group
- It is important to keep UHC Benefit Services informed of any group contact changes
- If contact information is not updated, the renewal reminder letters may not be received on time
- To update your contact information, please contact us at cobra@uhcservices.com

Renewing Current Rates

UnitedHealthcare
Healing health care. Together.™

Information You Need When You Need It

Consumers
Billing Services:

- Look up Coverages, Billings & Payments, Dependents
- Download Forms
- Update Account Information

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](#)

[Register Now](#)

Administrators
Billing Services:

- Look up Participant Information
- Submit Qualifying Events
- Run Reports
- Export Eligibility Data
- Download Forms & Sample Files

Reimbursement Services:
Visit employer.uhcbs.com to manage your account

- Access Reimbursement Resources
- Run Reports
- Manage Participants

[Site Tour](#)

Billing Services Account Access

User Name

[Forgot your User Name?](#)

Password

[GO](#)

[Forgot your Password? / Register](#)

Privacy Policy Terms of Use Contact Us

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- Log in with your provided user ID and password

UnitedHealthcare

[Sign Out](#)

Account Overview

Account Overview **Billing Services** Reimbursement Services

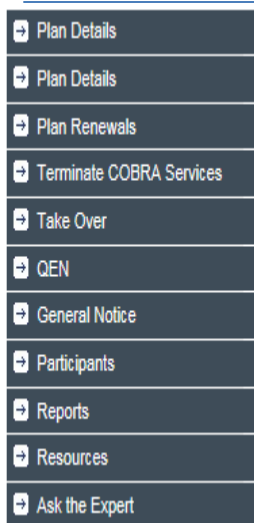
Welcome
COBRA Client: COMODO GROUP INC - TEST
Reimbursement Client: Comodo Group Inc. -TEST

Thank you for selecting UnitedHealthcare, we are pleased to offer you COBRA/Direct Bill Administration, Reimbursement Services and Pre-Tax Premium plan administration services. Combined, these services will help to ensure regulatory compliance as well as reduce your administrative expenses.

[Change User Name & Password](#)
[Resources](#)
[Ask the Expert](#)
[News Room](#)
[Health Care Reform and Legislative Updates](#)

- Select **Billing Services**

Renewing Current Rates – cont'd



Billing Services

[Administer my Billing Services Renewals](#)

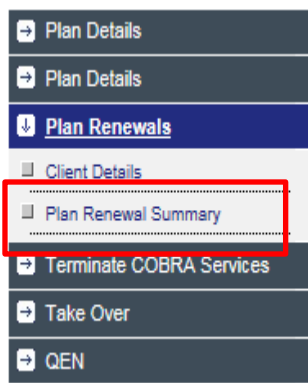
To assist your employee's with online administration of their COBRA/Direct Bill Account we have created an online Employee Guide that walks them through the most common transactions. The employee guide is available under 'Resources'.

In an effort to assist you with compliance of these requirements, we have made available an Amendment to the Administrative Services Acknowledgment (ASA) with Business Associate Agreement (BAA).

Administrative Services Acknowledgement: Acknowledged signature – unless you object, we will assume all parties have read and acknowledged the terms of this Agreement.

[Amendment to ASA with HIPAA BAA](#)

- Select **Administer my Billing Services Renewals**



COBRA Plan Renewals

Your benefit plan is currently up for renewal. Please select one of the following from the left menu:

Client Details

- To view or edit your company demographic information
- To view, edit or add a new division

Plan Renewal Summary

- To review and complete the renewal of your benefit plans
- To review and complete the participant portion of your renewal

- Select **Plan Renewal Summary**



The **Plan Renewals** tab is only available up to sixty days prior to your plan renewal date, and up to 60 days after your plan renewal date.

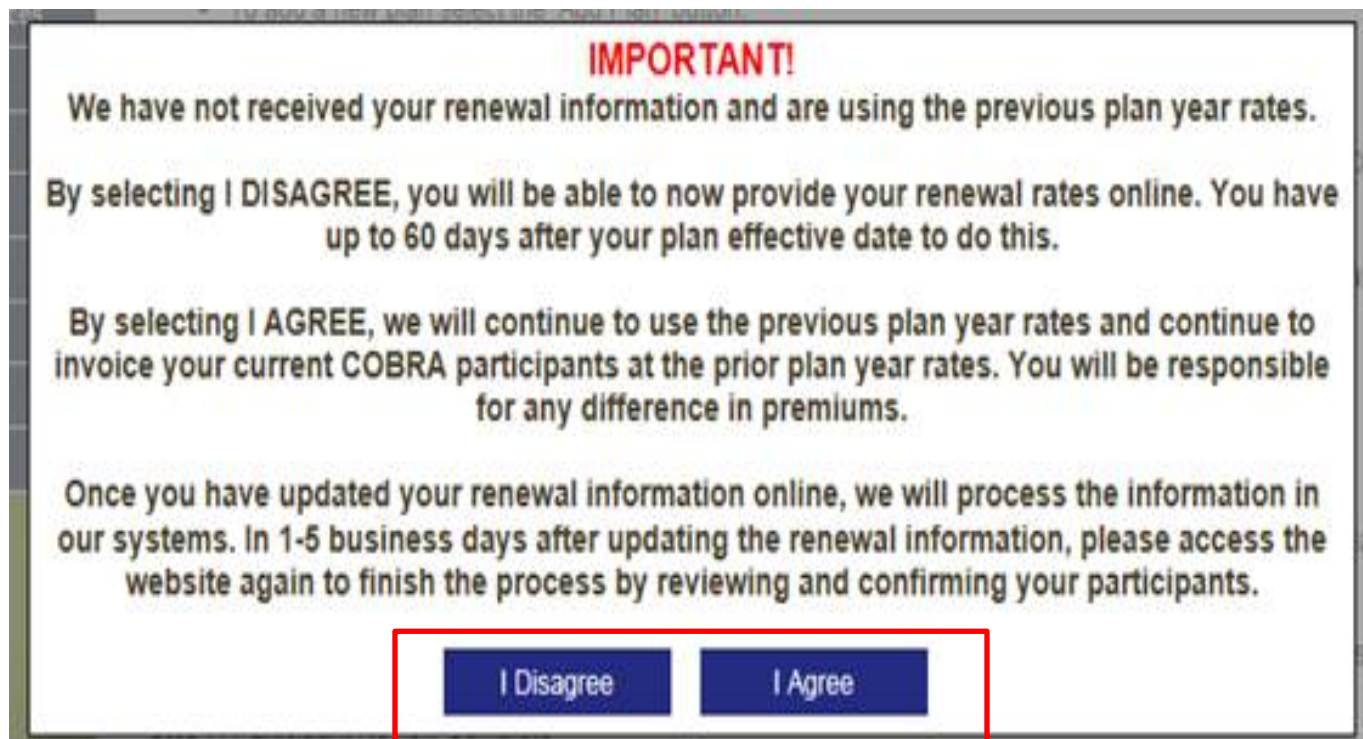


If the **Plan Renewals** tab is not available, please contact UHC Benefit Services at either (800) 318-5311, or cobra@uhcservices.com for further assistance with processing your plan renewal.



Renewing Current Rates – Renewal Disclaimer

- Once **Plan Renewal Summary** is selected the disclaimer below will appear



IMPORTANT!

We have not received your renewal information and are using the previous plan year rates.

By selecting **I DISAGREE**, you will be able to now provide your renewal rates online. You have up to 60 days after your plan effective date to do this.

By selecting **I AGREE**, we will continue to use the previous plan year rates and continue to invoice your current COBRA participants at the prior plan year rates. You will be responsible for any difference in premiums.

Once you have updated your renewal information online, we will process the information in our systems. In 1-5 business days after updating the renewal information, please access the website again to finish the process by reviewing and confirming your participants.

I Disagree **I Agree**



- Review this disclaimer thoroughly before proceeding



- Selecting **I Agree** will end the renewal process on the web



- Selecting **I Disagree** will allow you to move forward with renewal

Renewing Current Rates – cont'd

COBRA Plan Renewal Summary

Please review the list of plans currently up for renewal. Below are the steps that need to be taken based on the status next to each plan. **All steps must be completed in order to complete the renewal process.**

Step 1: Plan Review Ready

- You can renew or deactivate a plan by selecting the Edit icon. Each plan must be reviewed.
- To add a new plan select the 'Add Plan' button.
- To copy the plan details and tier structure of an existing plan select the 'Copy Plan' button.

Step 2: Rates Reviewed Not Submitted

- The plan has been reviewed and approved. A check mark will appear next to the plan. Each plan must be reviewed.

Step 3: Submit Rates

- Once all plans have been reviewed and approved, the 'Submit Rates' button will appear. Click this button to submit your renewal.

Step 4: Plan Submitted

- The plan information has been submitted.

Step 5: Plan Update in Progress

- The submitted plan information is in the process of updating. It can take up to 5 business days for the data to update.

Step 6: Participant Review Ready

- If you have current enrolled participants, click the 'Participants' button to review and make plan changes to participants.

Step 7: Participant Review Complete

- The participants have been reviewed and submitted.

Step 8: Client Renewal Complete







- You have successfully completed the renewal process.

ADD PLAN

COPY PLAN

 [Print All Plan](#)

Renewing Plans

Plan Name	Carrier	Division	Status	Start Date	End Date	Edit	Delete	Print
United Health Care	UnitedHealthCare Ins Co		Plan Review Ready	10/01/2016	09/30/2017			
United Health Care	UnitedHealthCare Ins Co		Plan Review Ready	10/01/2016	09/30/2017			
United Health Care	UnitedHealthCare Ins Co		Plan Review Ready	10/01/2016	09/30/2017			

- To update the rates, select the icon in the **Edit** column



- All plans eligible for renewal will show **Plan Review Ready** in the **Status** column



- The plan renewal can not be submitted until all eligible plans have been reviewed and updated

Renewing Current Rates – cont'd

Plan: UNITED HEALTH CARE

* Required Fields

To renew this plan, complete the required fields then click 'Next'.
To deactivate this plan, click the 'Deactivate' button.

DEACTIVATE

Carrier

Name: UnitedHealthcare

Division

Name:

Plan

Plan Name: UnitedHealthCare In-UNITED HEALTH CARE

Plan Type:

01_Health

Policy Number: 06U5566

Grace Period: Day(s)

Grace Period Limit:

30

Reinstatement Code: Day Following Event

Eligibility End: Eligibility End Date

Start Date: 10/01/2016

End Date:

09/30/2017

Dependent Age Limit: 26

Student Age Limit :

26

* Include 2% Admin Fee
On Each Rate?

☐ Yes

☐ No

Creditable Coverage:

☐

Conversion Offered:

☐

If selected, the 2% admin fee
must be charged for all plans

PREVIOUS

NEXT

CANCEL

- Select the **Yes** or **No** radio to include/exclude the 2% admin fee with your new rates
- Once the 2% admin fee is selected, select **Next**



- The plan information is greyed out, as only the rates are being renewed – Not the plan information



- If the plan name is changing but not the policy number, follow this process to update the rates. Then, contact the Call Center or the COBRA Operations Team to manually update the plan name.



- If the renewing plan is changing from a fixed rate to an age-banded rate, or vice-versa, then deactivate the renewing plan




- To deactivate the plan, select the **Deactivate** icon at the top of the screen

Renewing Current Rates – cont'd

Plan: UNITED HEALTH CARE

DEACTIVATE


Carrier

Name: 

Division









Name: 

Plan

Name: 

Rates

Review and edit the rates for the plan to reflect the correct rate that is being charged by this carrier.

Start Date	End Date	Coverage Tier	Rate Type	Premium	Edit	Status
10/01/2016	09/30/2017	Employee Only	Fixed	583.56		
10/01/2016	09/30/2017	Employee + Child(ren)	Fixed	1079.58		
10/01/2016	09/30/2017	Employee + Spouse	Fixed	1167.12		
10/01/2016	09/30/2017	Family	Fixed	1663.14		

APPROVE

CANCEL

- To update the rates, select the icon in the **Edit** column

Rate Detail

Enter the premium amount below.

Please Note: DO NOT include a 2% administrative fee in the premium amount, this amount will be added by selecting the 'Yes' 'No' box on the plan detail page.

Rate Tier	Rate Type	Premium
Employee Only	Fixed	583.56
Employee + Child(ren)	Fixed	1079.58
Employee + Spouse	Fixed	1167.12
Family	Fixed	1663.14

SAVE & EXIT

CANCEL

- When the icon is selected in the **Edit** column, all tiers will appear

- Enter the new renewal rate for the correct tier
- Once entered, select **Save & Exit**
- Once all rates are entered select **Approve**









- Do not enter the premium plus the 2% admin fee, if applicable. Only enter the premium amount.



Renewing Current Rates – cont'd

[ADD PLAN](#)
[COPY PLAN](#)
[SUBMIT RATES](#)
 [Print All Plan](#)




Renewing Plans

	Plan Name	Carrier	Division	Status	Start Date	End Date	Edit	Delete	Print
<input checked="" type="checkbox"/>	UNITED HEALTH CARE	UnitedHealthCare Ins Co		Rates Reviewed-Not Submitted	10/01/2016	09/30/2017			
	United Health Care	UnitedHealthCare Ins Co		Plan Review Ready	10/01/2016	09/30/2017			
	United Health Care	UnitedHealthCare Ins Co		Plan Review Ready	10/01/2016	09/30/2017			

- To update additional rates, select the icon in the **edit** column.
- Follow the steps from pages 8 thru 10 to update current rates
- To add additional rates, select **add/edit rates** – See the next page for guidance on how to add rates

[ADD/EDIT RATES](#)
[SUBMIT RATES](#)

Plans will be submitted

Plan Name	Carrier	Division	Start Date	End Date	Print
UNITED HEALTH CARE	UnitedHealthCare Ins Co		10/01/2016	09/30/2017	
UNITED HEALTH CARE	UnitedHealthCare Ins Co		10/01/2016	09/30/2017	
UNITED HEALTH CARE	UnitedHealthCare Ins Co		10/01/2016	09/30/2017	

[ADD/EDIT RATES](#)
[SUBMIT RATES](#)

- Once all rates are updated, you will be directed to the **COBRA Plan Renewal Confirmation** screen
- To submit the rates, select **Submit Rates**



- One **Submit Rates** is selected, rate submission is final but can be reset



- To review the rates before **Submit Rates** is selected, select the icon in the **Print** column. Select **Add/Edit Rates** to update before submitting.



Adding Fixed Rates

COBRA Plan Renewal Summary

Please review the list of plans currently up for renewal. Below are the steps that need to be taken based on the status next to each plan. All steps must be completed in order to complete the renewal process.

Step 1: Plan Review Ready

- You can renew or deactivate a plan by selecting the Edit icon. Each plan must be reviewed.
- To add a new plan select the 'Add Plan' button.
- To copy the plan details and tier structure of an existing plan select the 'Copy Plan' button.

Step 2: Rates Reviewed Not Submitted

- The plan has been reviewed and approved. A check mark will appear next to the plan. Each plan must be reviewed.

Step 3: Submit Rates

- Once all plans have been reviewed and approved, the 'Submit Rates' button will appear. Click this button to submit your renewal.

Step 4: Plan Submitted

- The plan information has been submitted.

Step 5: Plan Update in Progress

- The submitted plan information is in the process of updating. It can take up to 5 business days for the data to update.

Step 6: Participant Review Ready

- If you have current enrolled participants, click the 'Participants' button to review and make plan changes to participants.

Step 7: Participant Review Complete

- The participants have been reviewed and submitted.

Step 8: Client Renewal Complete

- You have successfully completed the renewal process.

ADD PLAN **COPY PLAN**

[Print All Plan](#)

- Select **add plan**

Plan:

Carrier
Select an insurance carrier from the list or 'Add New' to enter an insurance carrier not listed.

Name:

ADD NEW

NEXT **CANCEL**

- Select the carrier name from the pre-populated carrier drop-down menu, and then select **next**



- If the new plan does not appear in the pre-populated carrier drop-down menu, select **add new**



- See the page 13 for how to add new carrier information



- If the carrier information is available and **next** was selected, proceed to page 14

Adding Fixed Rates – Carrier Information

Carrier Details

>> Please Review The Following Errors:

- CONTACT PHONE is required.

• Complete the requested information below

• Select 'Save & Exit' to complete or cancel to return to the previous page

Please Note: Contact information should be the Name, Phone Number and Fax Number of your eligibility contact.

* Carrier Name: [Carrier Name](#)

* Address:

Address 2:

* City:

* State:

* ZIP:

Attention of Name:

* Customer Service Phone:

* Contact Full Name:

* Contact Phone:

* Contact Fax:

* Contact Email:

- Enter the eligibility/carrier contact information for the new COBRA plan
- Once completed, select **save & exit**



- The Carrier Detail information is for the party who will be updating eligibility with the plan directly

Adding Fixed Rates – cont'd

Plan

Add the plan attributes for the plan being added.

* Plan Name:	MIDWEST BLUE MEDCIA- COMMUNITY	* Plan Type:	01_Health
* Policy Number:	06X5489		
* Grace Period:	Day(s)	* Grace Period Limit:	30
* Reinstatement Code:	1st of Month Following Event		
* Eligibility End:	Eligibility End Date		
* Start Date:	05/01/2014	* End Date:	04/30/2015
* Dependent Age Limit:	26	* Student Age Limit:	26

* Include 2% Admin Fee On Each Rate? ☒ Yes ☐ No

Creditable Coverage: ☒

Conversion Offered: ☒



If selected, the 2% admin fee must be charged for all plans

PREVIOUS

NEXT

CANCEL

- Enter the new plan information, the correct plan year, and then select **next**.



- Name the plan something that is easily identifiable




- The web will only accept a 365 day plan year.




- The **Reinstatement Code** is the code which determines the COBRA effective date.
- Day after the COBRA event – COBRA is effective the day after the actual COBRA qualifying event
ex: Event: June 22nd = Effective June 23rd
- First of the month following the event – COBRA is effective the first of the month following the actual COBRA event – Active employee benefits are effective thru the end of the month
ex: Event: June 22nd = Effective July 1st

Adding Fixed Rates – cont'd


Carrier

Name: 

Division

Name: 

Plan

Name: 


Rates

Complete the following steps for each plan rate

1. Select the rate structure of the plan
2. Select the rate tier from the drop down list
3. Select the rate type
4. If variable rates selected, select a rate band
5. Click 'Add Rate' to complete

* Rate Structure:

Rate Tier:

(Select One) 

☐ Employee Only

☐ Employee Only - Family

☐ Employee Only - Employee + One - Family

☐ Employee Only - Employee + Spouse - Employee + Child(ren) - Family

☐ Employee Only - Employee + One - Employee + Two - Family

☐ Employee Only - Female Spouse - Male Spouse - 1 Child - 2 Children - 3+ Children

☐ Employee Only - Spouse Only - Children based on Age

No Coverage ☐

- For a fixed rate structure, either select the three-tier structure, or the four-tier structure.



- Three tier – Employee Only – Employee + One - Family



- Four tier – Employee Only – Employee + Spouse – Employee + Child(ren) - Family

Adding Fixed Rates – cont'd

* Rate Structure: Employee Only - Employee + Spouse - Employee + Child(ren) - Family ▼

Rate Tier: (Select One)
Employee Only
Employee + Child(ren)
Employee + Spouse
Family
No Coverage

Rate Type: (Select One) ▼

Rate Band Type: (Select One) ▼

ADD RATE

PREVIOUS APPROVE CANCEL

- From the **Rate Tier** drop-down, select the correct rate tier

* Rate Structure: Employee Only - Employee + Spouse - Employee + Child(ren) - Family ▼

Rate Tier: Employee Only ▼

Rate Type: (Select One)
Fixed
Individual
Variable

Rate Band Type: (Select One) ▼

ADD RATE

No Coverage Tiers exist.

PREVIOUS APPROVE CANCEL

- From the **Rate Type** drop-down, select **Fixed**
- Select **Add Rate**



- The **Rate Band Type** drop-down will not be available for fixed rates

Rate Tier	Rate Type	Premium
Employee Only	Fixed	0.00

SAVE & EXIT CANCEL













- Enter the correct plan rate
- Select **Save & Exit**



- Repeat the steps above to enter the rate for each tier

Adding Fixed Rates – cont'd

Rate Structure: Employee Only - Employee + Spouse - Employee + Child(ren) - Family

Start Date	End Date	Coverage Tier	Rate Type	Premium	Edit	Delete	Status
10/01/2016	09/30/2017	Employee Only	Fixed	60.00			
10/01/2016	09/30/2017	Employee + Child(ren)	Fixed	70.00			
10/01/2016	09/30/2017	Employee + Spouse	Fixed	80.00			
10/01/2016	09/30/2017	Family	Fixed	90.00			

PREVIOUS

APPROVE

CANCEL

- Verify the rate for each tier is correct
- Select **Approve**






- To edit a plan coverage tier, select the icon in the **Edit** column

ADD PLAN

COPY PLAN

SUBMIT RATES

Renewing Plans

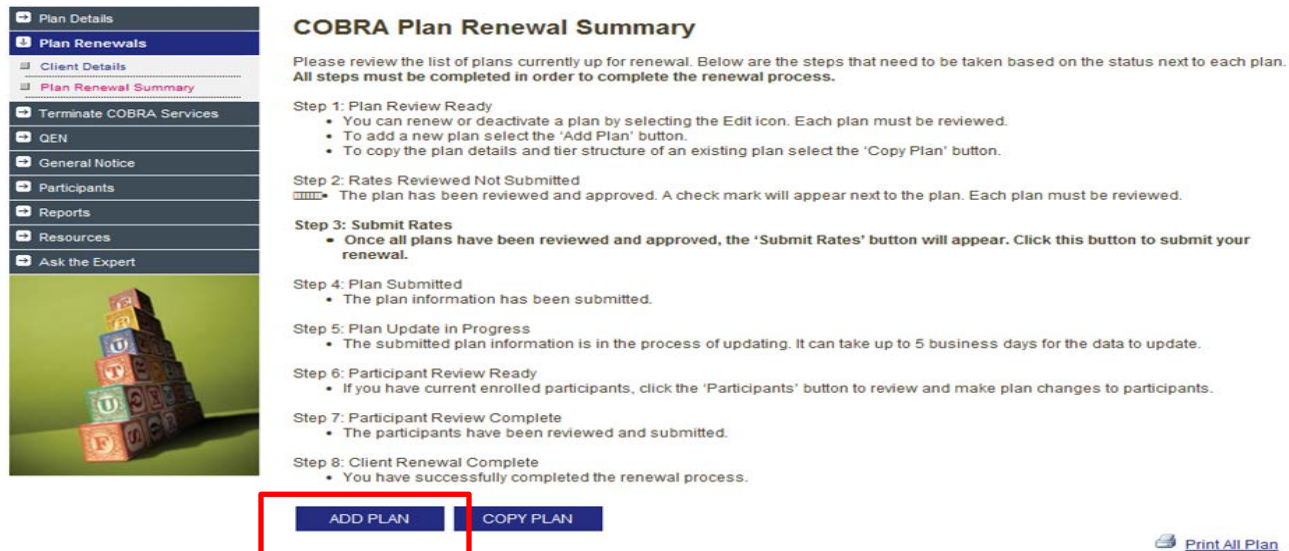
	Plan Name	Carrier	Division	Status	Start Date	End Date	Edit	Delete	Print
<input checked="" type="checkbox"/>	TEST	UnitedHealthcare		Rates Reviewed-Not Submitted	10/01/2016	09/30/2017			

- To complete web renewal, select **Submit Rates**
- To add an additional COBRA plan, select **Add Plan**



- One **Submit Rates** is selected, the renewal process is completed. Be sure all renewal rates are entered before selecting **Submit Rates**

Adding Age-Banded Rates



COBRA Plan Renewal Summary

Please review the list of plans currently up for renewal. Below are the steps that need to be taken based on the status next to each plan. All steps must be completed in order to complete the renewal process.

Step 1: Plan Review Ready

- You can renew or deactivate a plan by selecting the Edit icon. Each plan must be reviewed.
- To add a new plan select the 'Add Plan' button.
- To copy the plan details and tier structure of an existing plan select the 'Copy Plan' button.

Step 2: Rates Reviewed Not Submitted

- The plan has been reviewed and approved. A check mark will appear next to the plan. Each plan must be reviewed.

Step 3: Submit Rates

- Once all plans have been reviewed and approved, the 'Submit Rates' button will appear. Click this button to submit your renewal.

Step 4: Plan Submitted

- The plan information has been submitted.

Step 5: Plan Update in Progress

- The submitted plan information is in the process of updating. It can take up to 5 business days for the data to update.

Step 6: Participant Review Ready

- If you have current enrolled participants, click the 'Participants' button to review and make plan changes to participants.

Step 7: Participant Review Complete

- The participants have been reviewed and submitted.

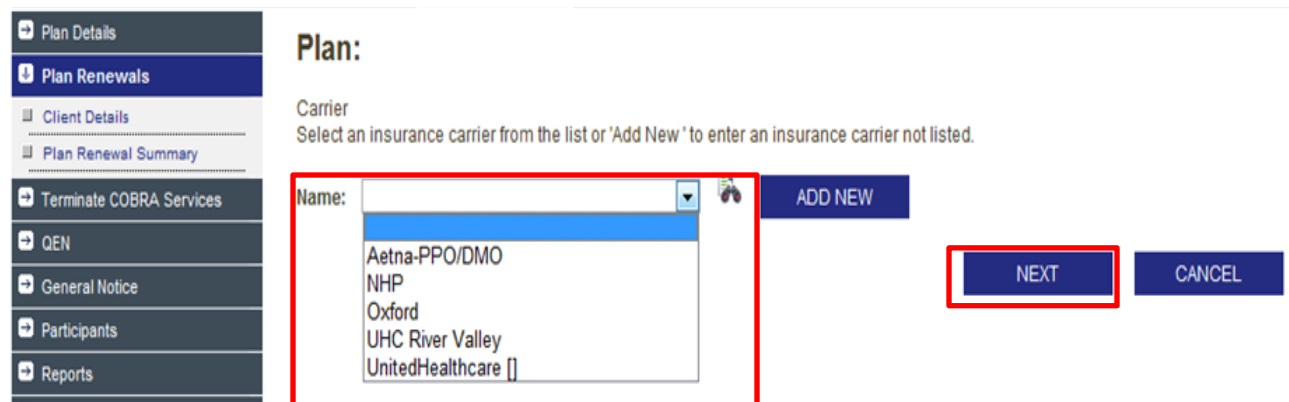
Step 8: Client Renewal Complete

- You have successfully completed the renewal process.

ADD PLAN **COPY PLAN**

[Print All Plan](#)

- Select **add plan**



Plan:

Carrier

Select an insurance carrier from the list or 'Add New' to enter an insurance carrier not listed.

Name: **ADD NEW**

Aetna-PPO/DMO
NHP
Oxford
UHC River Valley
UnitedHealthcare []

NEXT **CANCEL**

- Select the carrier name from the pre-populated carrier drop-down menu, and then select **Next**



- If the new plan does not appear in the pre-populated carrier drop-down menu, select **Add New**



- See the next page for how to add new carrier information



- If the carrier information is available and **Next** was selected, proceed to page 19

Adding Age-Banded Rates – Carrier Information

Carrier Details

>> Please Review The Following Errors:

- CONTACT PHONE is required.

• Complete the requested information below

• Select 'Save & Exit' to complete or cancel to return to the previous page

Please Note: Contact information should be the Name, Phone Number and Fax Number of your eligibility contact.

* Carrier Name: [Carrier Name](#)

* Address:

Address 2:

* City:

* State: ▼

* ZIP:

Attention of Name:

* Customer Service Phone:

* Contact Full Name:

* Contact Phone:

* Contact Fax:

* Contact Email:

SAVE & EXIT **CANCEL**

- Enter the eligibility/carrier contact information for the new COBRA plan
- Once completed, select **Save & Exit**



- The eligibility/carrier contact information should be for the plan directly.

Adding Age-Banded Rates – Cont'd

Plan

Add the plan attributes for the plan being added.

* Plan Name:	MIDWEST BLUE MEDICA- COMMUNITY	* Plan Type:	01_Health
* Policy Number:	06X5489		
* Grace Period:	Day(s)	* Grace Period Limit:	30
* Reinstatement Code:	1st of Month Following Event		
* Eligibility End:	Eligibility End Date		
* Start Date:	05/01/2014	* End Date:	04/30/2015
* Dependent Age Limit:	26	* Student Age Limit:	26

* Include 2% Admin Fee On Each Rate? ☒ Yes ☐ No

Creditable Coverage: ☒

Conversion Offered: ☒



If selected, the 2% admin fee must be charged for all plans

PREVIOUS

NEXT

CANCEL

- Enter the new plan information, the correct plan year, and then select **next**.



- Name the plan something that is easily identifiable



- The web will only accept a 365 day plan year.



- The **Reinstatement Code** is the code which determines the COBRA effective date.
- Day after the COBRA event – COBRA is effective the day after the actual COBRA qualifying event
ex: Event: June 22nd = Effective June 23rd
- First of the month following the event – COBRA is effective the first of the month following the actual COBRA event – Active employee benefits are effective thru the end of the month
ex: Event: June 22nd = Effective July 1st

Adding Age-Banded Rates – cont'd

Carrier

Name: UnitedHealthcare

Division

Name:

Plan

Name: UnitedHealthcare-TEST

Rates

Complete the following steps for each plan rate

1. Select the rate structure of the plan
2. Select the rate tier from the drop down list
3. Select the rate type
4. If variable rates selected, select a rate band
5. Click 'Add Rate' to complete

* Rate Structure:

Rate Tier:

(Select One)

Employee Only

Employee Only - Family

Employee Only - Employee + One - Family

Employee Only - Employee + Spouse - Employee + Child(ren) - Family

Employee Only - Employee + One - Employee + Two - Family

Employee Only - Female Spouse - Male Spouse - 1 Child - 2 Children - 3+ Children

Employee Only - Spouse Only - Children based on Age

ADD RATE

PREVIOUS

APPROVE

CANCEL

- For age-banded rate structure, select the tier highlighted above.



- Age Band – Employee Only – Spouse Only – Children based on Age



- Gender Band– Employee Only – Female Spouse – Male Spouse – 1 Child – 2 Children – 3+ Children
- Not a common rate structure moving forward

Adding Age-Banded Rates – Cont'd

* Rate Structure: (Select One) y - Children based on Age

Rate Tier: (Select One) Employee Only

Rate Type: (Select One)

Rate Band Type: (Select One)

ADD RATE

PREVIOUS APPROVE CANCEL

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- From the **Rate Tier** drop-down, select the correct rate tier

* Rate Structure: Employee Only - Spouse Only - Children based on Age

Rate Tier: Employee Only

Rate Type: (Select One) Fixed Individual Variable

Rate Band Type: (Select One)

ADD RATE

No Coverage Tiers exist.

- From the **Rate Type** drop-down, select **Variable**

* Rate Structure: Employee Only - Spouse Only - Children based on Age

Rate Tier: Employee Only

Rate Type: Variable

Rate Band Type: (Select One) Age Gender

- From the **Rate Band Type** drop-down, select **Age**
- To add the variable rates, select **Add Rate**



- **Employee Only** and **Spouse Only** are the only rate tiers selected as variable. The children based on age are fixed rates

Adding Age-Banded Rates – Cont'd

Rate Detail

1. Enter the premium amount
2. Select 'Add Band' to complete the next band
3. Repeat steps 1 and 2 until all bands have been entered
4. Select 'Save & Exit' to complete

Please Note: DO NOT include a 2% administrative fee in the premium amount, this amount will be added by selecting the 'Yes' 'No' box on the plan detail page.

Rate Tier:

Rate Type:

Rate Band Type:

ADD BAND

Start	End	Amount	Delete
0	20	271.50	

SAVE & EXIT **CANCEL**

- Enter the age band range for the rate in the **Start** and **End** fields
- Once entered, select **Add Band** to enter the next rate band.



- Uhcservices.com is designed to automatically calculate the next age band once **Add Band** is selected

ex:

Start	End	Amount	Delete
0	20	271.50	
21	24	427.56	
25	25	429.27	

- Once all age band rates have been entered, select **save & exit**
- Repeat the steps on page 21 for the **spouse only** tier
- Repeat the steps for fixed rates for all other age-banded tiers (1 Child, 2 Children, 3+ children, etc.)

Adding Age-Banded Rates – Cont'd

* Rate Structure: (Select One) y - Children based on Age

Rate Tier:
 Employee Only
 Spouse Only
 1 Child under age 21
 2 Children under age 21
 3+ Children under age 21
 No Coverage
 Child Age 21
 Child Age 22
 Child Age 23
 Child Age 24
 Child Age 25
 Child Age 26
 Child Age 27
 Child Age 28
 Child Age 29

Rate Type: (Select One)
Rate Band Type: (Select One)
ADD RATE

PREVIOUS
APPROVE
CANCEL

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- From the **Rate Tier** drop-down, select the correct rate tier

Rate Structure: Employee Only - Spouse Only - Children based on Age

Rate Tier: 1 Child under age 21
Rate Type: Fixed
Rate Band Type: (Select One)
ADD RATE




No Coverage Tiers exist.

PREVIOUS
APPROVE
CANCEL

- From the **Rate Type** drop-down, select **Fixed**
- Select **Add Rate**

ADD/EDIT RATES
SUBMIT RATES

Plans will be submitted

Plan Name	Carrier	Division	Start Date	End Date	Print
UNITED HEALTH CARE	UnitedHealthCare Ins Co		10/01/2016	09/30/2017	
UNITED HEALTH CARE	UnitedHealthCare Ins Co		10/01/2016	09/30/2017	
UNITED HEALTH CARE	UnitedHealthCare Ins Co		10/01/2016	09/30/2017	

ADD/EDIT RATES
SUBMIT RATES



- **Employee Only** and **Spouse Only** are the only rate tiers selected as variable. The children based on age are fixed rates




Adding Age-Banded Rates – Cont'd

ADD PLAN

COPY PLAN

SUBMIT RATES

Renewing Plans

	Plan Name	Carrier	Division	Status	Start Date	End Date	Edit	Delete	Print
<input checked="" type="checkbox"/>	TEST	UnitedHealthcare		Rates Reviewed-Not Submitted	10/01/2016	09/30/2017			

- To complete web renewal, select **Submit Rates**
- To add an additional COBRA plan, select **Add Plan**



- One **Submit Rates** is selected, the renewal process is completed. Be sure all renewal rates are entered before selecting **Submit Rates**



- Contact the COBRA Call Center or COBRA Operations if you need to reset the web renewal

Resetting the renewal process on the web

- Option to reset the renewal process on the web is now available!
- Available if an error is made during the renewal process
- Available during 60 day renewal window
- Reset feature is instant



Option available when the plan status on the Plan Details screen shows either **Participant Review Ready**, or **Client Renewal Complete**

Renewing Plans

Plan Name	Carrier	Division	Status	Start Date	End Date	Edit	Delete	Print
UHC DENTAL P3432 (04N1714)	UHC Dental P3432 (04N1714)		Participant Review Ready	03/15/2017	03/14/2018			
UHC MYQ (05U1018) MEDICAL	UHC MYQ (05U1018) MEDICAL		Participant Review Ready	03/15/2017	03/14/2018			
UHC P3432 (05U1018) DENTAL	UHC P3432 (05U1018) DENTAL		Participant Review Ready	03/15/2017	03/14/2018			
05P3285	UnitedHealthcare		Client Renewal Complete	03/01/2017	02/28/2018			



Status will change to **Participant Review Ready**, or **Client Renewal Complete** within 3-5 business days



Once status changes, contact COBRA Operations to reset the web renewal process



Once web renewal is reset, the icon in the **edit** column will appear, and the renewal status will change to **Plan Review Ready**

Plan Name	Carrier	Division	Status	Start Date	End Date	Edit	Delete	Print
CARRIER1-PLAN4	CARRIER1		Plan Review Ready	05/01/2017	04/30/2018			
CARRIER1-PLAN4	CARRIER1		Plan Review Ready	04/04/2017	04/03/2018			

Resetting the renewal process on the web – cont'd

- Resetting web renewal will also allow reactivation of deactivated plans
- Steps are below



Once rates are submitted, contact COBRA Operations to reset your renewal submission







Renewal status will change back to **Plan Review Ready**



On **Plan Renewal Summary** screen, under the **Terminating Plans** section, select the icon in the **View** column

Terminating Plans

Plan Name	Carrier	Division	Status	Term Date	Edit	View	Print
CARRIER1-PLAN4	CARRIER1		Plan Review Ready	04/03/2017			
NHP-PLAN7-A1	NHP		Plan Review Ready	04/03/2017			



Once the icon is selected in the **View** column, select the **Reactivate** icon on the next page



If an error is identified and COBRA Operations is not contacted, members may be billed the incorrect premiums.



Employer responsible for the premium difference if COBRA Operations is not notified to reset the web renewal process for rate correction(s)



Rates rolled from the previous plan year

- Happens when rate renewal is processed after 15th of the month prior to the new plan year
- Still able to process renewal rates on the web
- Additional steps are simple
- Group responsible for notifying UHC Benefit Services Directly of billing changes for enrolled members



Rates will roll from previous year based on previous plan year's structure on the web



Ex: Tiered/Fixed rates will roll to Tiered/Fixed rates
Variable rates will roll to variable rates
Individual rates will roll to individual rates



Updating renewal rates is same process as outlined, but must select the appropriate tier for the new plan year

Rates

Review and edit the rates for the plan to reflect the correct rate that is being charged by this carrier.

Start Date	End Date	Coverage Tier	Rate Type	Premium	Edit	Status
04/01/2017	03/31/2018	Employee Only	Fixed	N/A		✓
04/01/2017	03/31/2018	Employee + Child(ren)	Individual	N/A		✓
04/01/2017	03/31/2018	Employee + Spouse	Variable	N/A		✓
04/01/2017	03/31/2018	Family	Individual	N/A		✓

APPROVE

CANCEL



Rates rolled from the previous plan year – cont'd

1. Log into uhcservices.com
2. Follow the previous steps to reach your Plan Renewal Summary screen
3. Follow the previous steps to reach the page to edit your rates
4. The rate edit page will appear as below.

Rates
Review and edit the rates for the plan to reflect the correct rate that is being charged by this carrier.

Start Date	End Date	Coverage Tier	Rate Type	Premium	Edit	Status
04/01/2017	03/31/2018	Employee Only	Fixed	N/A		✓
04/01/2017	03/31/2018	Employee + Child(ren)	Individual	N/A		✓
04/01/2017	03/31/2018	Employee + Spouse	Variable	N/A		✓
04/01/2017	03/31/2018	Employee + Spouse	Individual	N/A		✓
04/01/2017	03/31/2018	Family	Individual	N/A		✓

APPROVE CANCEL



If the rates rolled to individual but are fixed for the new plan year, select fixed.



If the rates rolled to individual but are variable for the new plan year, follow the previous steps to deactivate the plan, and previous steps to add a new variable plan



If the rates rolled as variable, and the new plan year is fixed, follow the previous steps to deactivate the plan, and the previous steps to add a new plan. Same applies if rates move from variable to fixed, or from individual to variable



Plan Renewal Complete

CONGRATULATIONS!

You have now completed processing your renewal rates on uhcservices.com.

This next section will give you the steps to review your currently enrolled COBRA participants. As a small-business no-fee COBRA client, it is the group's responsibility to notify UHC Benefit Services of any enrolled COBRA members' plan changes.



What's Next?

Once the renewal rates are submitted on uhcservices.com, the rates will automatically import into our COBRA systems in 3-5 business days.

If rates have been submitted and you have additional rates to add for the new plan year, please contact (800) 318-5311, or cobra@uhcservices.com for further assistance.

Any manual rate update may take up to 20 days to process.

Review all enrolled COBRA members on uhcservices.com to ensure any Open Enrollment changes are submitted.



Participant Review

Now that you have processed your renewal rates, it is time to review your enrolled COBRA members.



Why review participants?

- It is your responsibility to notify COBRA members of their Open Enrollment rights, and notify UHC Benefit Services of any Open Enrollment changes
- UHCBS is not automatically notified of COBRA members' Open Enrollment elections
- To ensure any enrolled COBRA members' plan is still active for the new plan year
- To ensure any enrolled COBRA members' open enrollment elections are honored
- Even if there's no Open Enrollment changes, you must review enrolled COBRA members before the renewal process will be complete.






Participant Review

PARTICIPANTS

 [Print All Plan](#)

Renewing Plans

Plan Name	Carrier	Division	Status	Start Date	End Date	Edit	Delete	Print
UNITED HEALTH CARE	UnitedHealthCare Ins Co		Participant Review Ready	10/01/2016	09/30/2017			
UNITED HEALTH CARE	UnitedHealthCare Ins Co		Participant Review Ready	10/01/2016	09/30/2017			
UNITED HEALTH CARE	UnitedHealthCare Ins Co		Participant Review Ready	10/01/2016	09/30/2017			

- Log into uhcservices.com
- Select **Billing Services**
- Select **Plan Renewals**
- Last, select **Plan Renewal Summary**



- If the renewal status says **Participant Review Ready**, select the **Participants** link to review enrolled COBRA participants



- If the renewal status says either **Plans Submitted**, allow an additional 1-3 business days for the rates to process before reviewing enrolled COBRA participants



- Once renewal rates are submitted, allow up to five business days before reviewing enrolled COBRA members on uhcservices.com.



Participant Review – cont'd

COBRA Renewal Participant Summary

Please review the list of enrolled participants. Below are the steps that need to be taken to complete the participant review.

Step 1: Review Participants

- Click the review icon next to each participant to verify and update demographic, dependent and coverage information.

Step 2: Submit Participants

- Click the 'Submit Participants' button to complete the review.

SUBMIT PARTICIPANTS

RENEWAL HOME

Participants

Name	Event	Social Security #	Terminated Date	Review	Date Reviewed
GARY	01	XXX-XX-5295			



- If there's Open Enrollment changes, select the icon in the **Review** column, and proceed to page 29.



- If there's no Open Enrollment changes, select **Submit Participants**. No further action needed.
- Your renewal status will change to **Client Renewal Complete** in 24-48 hours.



Participant Review – cont'd

Beneficiary

* Required Fields

* Social Security Number: XXX-XX-5295

* Qualifying Event: TE - Termination of Employment

* Qualifying Event Date: 04/21/2008

Alternate ID:

* First Name: GARY

Middle Initial:

* Last Name:

* Address:

* City:

* State: California

* Zip Code:

* Date of Birth: 12/01/1973

Email:

Phone:

Gender: ☒ Male ☐ Female

Marital Status: Single

SAVE

CANCEL

NEXT STEP



- Review the member's demographic information to ensure it is accurate. Once reviewed, select **Next Step**



Participant Review – cont'd

 [Current Coverage Summary](#)

Dental

Select	Premium	ARRA Subsidy	Plan Name	Tier Description
<input type="checkbox"/>		<input checked="" type="checkbox"/>	Aetna-PPO/DMO (AETNA-PPO/DMO)	Employee Only
<input type="checkbox"/>		<input checked="" type="checkbox"/>	Aetna-PPO/DMO (AETNA-PPO/DMO)	Employee + Child(ren)
<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	Aetna-PPO/DMO (AETNA-PPO/DMO)	Family
<input type="checkbox"/>		<input checked="" type="checkbox"/>	Aetna-PPO/DMO (AETNA-PPO/DMO)	Employee + Spouse

Health

Select	Premium	ARRA Subsidy	Plan Name	Tier Description
<input type="checkbox"/>		<input checked="" type="checkbox"/>	Oxford-HSACSP02 (OXFORD-HSACSP02)	Employee Only
<input type="checkbox"/>		<input checked="" type="checkbox"/>	Oxford-HSACSP02 (OXFORD-HSACSP02)	Employee + Child(ren)
<input type="checkbox"/>		<input checked="" type="checkbox"/>	Oxford-HSACSP02 (OXFORD-HSACSP02)	Family
<input type="checkbox"/>		<input checked="" type="checkbox"/>	Oxford-HSACSP02 (OXFORD-HSACSP02)	Employee + Spouse
<input type="checkbox"/>		<input checked="" type="checkbox"/>	Oxford-POSCSP01 (TEST2)	Employee Only
<input type="checkbox"/>		<input checked="" type="checkbox"/>	Oxford-POSCSP01 (TEST2)	Employee + Child(ren)
<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	Oxford-POSCSP01 (TEST2)	Family
<input type="checkbox"/>		<input checked="" type="checkbox"/>	Oxford-POSCSP01 (TEST2)	Employee + Spouse
<input type="checkbox"/>		<input checked="" type="checkbox"/>	Oxford-USACS03U (OXFORD-USACS03U)	Employee Only
<input type="checkbox"/>		<input checked="" type="checkbox"/>	Oxford-USACS03U (OXFORD-USACS03U)	Employee + Child(ren)
<input type="checkbox"/>		<input checked="" type="checkbox"/>	Oxford-USACS03U (OXFORD-USACS03U)	Family
<input type="checkbox"/>		<input checked="" type="checkbox"/>	Oxford-USACS03U (OXFORD-USACS03U)	Employee + Spouse

SAVE STEP

PREVIOUS STEP




NEXT STEP

- Select the member's new coverage, and then select **Next Step**
- On the confirmation page, select **Done** if all information is correct
- Repeat these steps to review any other COBRA enrolled members
- Once all participants have been reviewed, select **Submit** on the confirmation page.




Participant Review – cont'd

Renewing Plans

Plan Name	Carrier	Division	Status	Start Date	End Date	Edit	Delete	Print
UNITED HEALTH CARE	UnitedHealthCare Ins Co		Participants Submitted	10/01/2016	09/30/2017			
UNITED HEALTH CARE	UnitedHealthCare Ins Co		Participants Submitted	10/01/2016	09/30/2017			
UNITED HEALTH CARE	UnitedHealthCare Ins Co		Participants Submitted	10/01/2016	09/30/2017			

- Once Open Enrollment changes have been submitted, the renewal status will change to **Participants Submitted**.

Renewing Plans

Plan Name	Carrier	Division	Status	Start Date	End Date	Edit	Delete	Print
UNITED HEALTH CARE	UnitedHealthCare Ins Co		Client Renewal Complete	10/01/2016	09/30/2017			
UNITED HEALTH CARE	UnitedHealthCare Ins Co		Client Renewal Complete	10/01/2016	09/30/2017			
UNITED HEALTH CARE	UnitedHealthCare Ins Co		Client Renewal Complete	10/01/2016	09/30/2017			

- After 1-3 business days, the renewal status will change to **Client Renewal Complete**



- Once the renewal status changes to **Client Renewal Complete**, the online rate renewal process is complete!



Participant Review and Plan Renewal Complete

CONGRATULATIONS!

You have now completed processing your renewal rates
and reviewing your enrolled COBRA members on
uhcservices.com



What's Next?

Allow up to 3-5 days for your renewal rates to import into our COBRA systems

If rates have been submitted and you have additional rates to add for the new plan year, please contact (800) 318-5311, or cobra@uhcservices.com for further assistance

To review your new plan year's rates, go to the *second* **Plan Renewals** tab.

The **Plan Renewals** tab will no longer appear 60 days after your renewal date

Additional Resources/Questions

Client Advocate Center

Phone: (800) 318-5311

Email: cac@uhcservices.com

