

## Quick Reference Guide

### COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law that provides you, your spouse and your tax dependents with the right to continue group health benefits on a temporary basis.

#### Get started

Go to [payflex.com](https://payflex.com)\*

- If you're a first-time user:
  - Click **Create your profile** and complete the required fields
  - Complete fields under the **Find Me** Section and click **Submit**
  - You'll be brought to the **Create my profile** page. Complete the fields to create your profile.
  - Click **Go to Account Settings**
  - Click **Account Notifications** and choose the delivery method for payment and document communications
  - Click **SAVE** once your options are made
  - Review your **Dashboard** by clicking **Your Accounts** and select **COBRA** in the top right-hand corner
- If you're an existing user:
  - Click **Sign In** and login with your user name and password. You'll need to establish security questions. This will bring you to the **Dashboard**.

#### View your detailed account information

From your PayFlex member website **Dashboard**, you'll see the number of days left to Enroll in COBRA along with your COBRA Status.

#### Enrolling in COBRA

Once you have your Qualifying Event Election package you have the option to enroll online or via U.S. mail.

**Note:** To reinstate your coverage you must pay the initial premium. This includes all payments due from your first day of COBRA through the current month. For example: If your first day of COBRA coverage is in the month of July and you are making your initial premium payment in August; your first payment should include the premiums due for July and August. You must make your payment no later than 45 days after the date of your election. If this payment isn't made by the 45th day, you'll lose all continuation coverage rights under the plan.

#### Online Enrollment

- Click **Enroll Online** in top right corner
- Click on each available plan you want to enroll in by placing a check mark next to the plan
- If you would like to decline coverage, check the box next to **Decline this coverage**
- If the box to elect coverage next to the benefit is grayed out, this means it is automatically included
- Once you elect all the benefits you want to be enrolled in, click **Submit**

A summary of all elected benefits is displayed. If correct, click **Confirm**. Then you'll receive a message that you have successfully completed the benefit election process.

**Note:** You cannot enroll online if you are declining coverage for yourself, but are electing coverage for your dependents.

To make an online payment you need to log out and log back in to [payflex.com](https://payflex.com).

#### Enroll Via U.S. Mail

Once you receive your COBRA Qualifying Event notice, complete and mail the election form to the address provided by the last date indicated. Include the appropriate payment amount to reinstate your coverage.

#### MAKE A PAYMENT

##### Online payment

- Click on **make a payment** in the top right-hand corner of the **Dashboard**
- You can setup a recurring and/or one-time payment by choosing the appropriate tab at the top of the page

If you're a first-time user:

Setup your bank account information by clicking on **add a new account**. Complete the required information and click **Submit**.

If you already have a bank account:

Click on the drop down that indicates **Select an account on file** and indicate the amount you want to pay. Then click **Submit**

## Payment via mail

You can make a payment via check or money order and mail directly to:

**PayFlex Systems USA, Inc.**  
**PO Box 953374**  
**St. Louis, MO 63195-3374**

Include your name and participant number. (If you are electing COBRA coverage for the first time, mail in payment with your Qualifying Event election form)

Note: By Enrolling in the recurring payment option, you won't receive monthly payment communications from PayFlex.

## View your detailed account information

From your PayFlex member website Dashboard, you'll see a summary of your most recent account activity. You'll also see upcoming premiums due along with due dates and number of days left to pay.

## Account Actions

You can:

- Set up and change account notifications
- Manage dependents
- Manage your address
- Cancel COBRA Coverage (if available)

## Account Activity

From the **Dashboard**, you can view the following:

- **My Benefits** - View details about your benefits
- **Payment and Billing Activity** - View payment and billing details
- **To Do List** - View items on your to do list

## Access Important Notices and Letters

- From the **Dashboard**, select **Documents and Forms** in the upper right-hand corner
- Select from the four dropdown options
- Click the document title you choose to download and print the document

## Questions?

- Log in to **payflex.com**
- Click on **Help and support** in the top right-hand corner
- Click on **Contact Us** - We're available via telephone, email or Live Chat
- Our hours of operation are Monday - Friday, 7am -7pm CT

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