



COBRA

Member

Handout

Important Reminders

- Once notified of your qualifying event, WEX Health Inc. will mail you a COBRA election packet and your login information to your COBRA account.
- If you want to elect COBRA, you must do so within 60 days from either the date the election packet was mailed to you or your first day of COBRA (whichever is later).
- There are two ways you can elect COBRA: You can complete and return the COBRA election form to WEX Health Inc. by mail, or you can complete the online election form.
- Once you elect COBRA, you must pay your account current within 45 days of your election postmark date. Health benefits will not be reinstated with the insurance carrier until WEX receives your enrollment form and initial COBRA premium payment. As coverage will be retroactive to the first of the month following loss of coverage, premiums will be calculated based on the initial date of COBRA eligibility.
- COBRA premiums are due on an ongoing basis on the first of the month, and there's a 30-day grace period. If you don't postmark your payment within the 30-day grace period, your coverage will be terminated.
- There are three ways to make a payment:
 - Mail in a check with a payment coupon that WEX Health Inc. will provide you with.
 - Set up recurring monthly ACH withdrawals from your checking or savings account.
 - Pay online via debit or credit card. Please note: There's a \$20 processing fee associated with any payments made online, and setting up ACH withdrawals is a free option.
- Please keep your current insurance benefit cards. In most cases, you'll continue to use them if you elect COBRA. Please also keep in mind that all benefit claims are handled by the benefit carrier.

Questions? Contact Us.

COBRA Participant Services Contact Information

Phone: 866-451-3399

Fax: 888-408-7224

Online Chat: www.wexinc.com

Email: cobraadmin@wexhealth.com

Payment & Election Mailing Address

WEX Health Inc.

PO Box 2079

Omaha, NE 68103-2079

Hours of Operation

Monday – Friday,
6 a.m. to 9 p.m. CST

What is COBRA continuation health coverage?

- Congress passed the landmark Consolidated Omnibus Budget Reconciliation Act (COBRA) health benefit provisions in 1986. COBRA provides certain former employees, retirees, spouses, former spouses and dependent children the right to temporary continuation of health coverage at group rates.
- This coverage, however, is only available when coverage is lost due to certain specific events (i.e., including but not limited to reduction in hours, divorce, maximum dependent age)
- Group health coverage for COBRA participants is usually more expensive than health coverage for active employees since usually the employer pays a part of the premium for active employees while COBRA participants generally pay the entire premium themselves. It is ordinarily less expensive than individual health coverage.
- Note: If you become eligible for the COBRA benefit, there may be other coverage options for you and your family through the health insurance Market Place (Exchange). For additional information, please call (800) 318-2596 or visit www.HealthCare.gov, the federal website for the Health Insurance Marketplace. The site includes information regarding the Marketplace and premium subsidies, an FAQ and contact information.
- You can also find additional information regarding ongoing medical coverage through www.ehealthinsurance.com.

Qualifying Events - 18 Months of COBRA

- Voluntary or involuntary termination of employment for reasons other than gross misconduct
- Reduction in the number of hours of employment

Qualifying Events for Ineligible Dependents - 36 Months of COBRA

- Covered employee becoming entitled to Medicare
- Divorce or legal separation of the covered employee
- Death of the covered employee
- Loss of dependent child status under the plan (i.e., reach maximum plan age)