

COBRA Quick Reference Guide

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

Get started

- Go to **payflex.com**.*
- Click **Sign In**, located at the top right corner.
- If you're a new user, click **Create Your Profile** and complete the required fields.

Enrolling in COBRA online

After receiving your qualifying event notice, you can enroll in COBRA online.

- Log in to your PayFlex® member website. From **My Dashboard**, select **Enroll Online Now** under "Benefits at a Glance."
- Select the coverage level and applicable dependents you want to enroll.
- Click **Submit** to complete the enrollment process.

You can't enroll online if you:

- Have been offered additional coverage for yourself and your dependent
- Are declining coverage for yourself, but are electing the coverage for your dependent

Note: Your status will reflect "Pending Enrollment" until the first payment is received. You must make your first payment for continuation coverage no later than 45 days after the date of your election. This payment isn't made by the 45th day, you'll lose all continuation coverage rights under the plan. You can make a payment online or by mailing a check directly to: PayFlex Systems USA, Inc., PO Box 953374, St. Louis, MO 63195-3374.

View your detailed account information

From your member website, go to the **Benefits Center**. Click on the following links to view your account information.

- **Account Overview:** View your enrollment status, start and end dates for coverage and payment information.
- **Account Activity:** View a summary of your most recent account activity and premiums due in the upcoming months.
- **Coverage History:** Review a list of all the coverage you are enrolled in.

View your next payment amount

From **My Dashboard**, you can view the amount of your next payment and payment due date under "Benefits at a Glance." For more detailed account information, click on **View My Account**.

Make a payment

From the **Benefits Center**, click on **Make a Payment**. You may also be able to choose **One-Time Payment** or **Recurring Payment**. Otherwise, send a check or money order and mail directly to: PayFlex Systems USA, Inc., PO Box 953374, St. Louis, MO 63195-3374.

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

Account notifications

- From **My Dashboard**, click on **My Settings**.
- Click on the notifications link.
- Enter your email address and choose the notifications you wish to receive. You can also choose when and how you'd like to get them. Then click **Submit**.

*If you're an Aetna member, log in at **www.aetna.com**. Click **Access Your Account** to get to your PayFlex member website.

Access important notices and letters

On **My Dashboard**, select **My Documents** on the left-hand navigation bar.

- To download and/or print the following documents, click on the document title.
 - Qualifying Event Letters
 - Enrollment Confirmation Letters
 - Participant Coupons
 - Rate Change Notices
- To narrow your search, you can filter by document type. Click on the drop-down arrow at the top of the page and select the type of document you want to view.

View your dependent coverage information

- From the **Benefits Center**, click **My Dependents**.
- To view dependent coverage information, click on the dependent you want to view.

Update your mailing address

If the address update feature is offered by your employer, you may make changes to your mailing address.

- From the **Benefits Center**, click **Update My Address**.
- To change your residential address, enter your street address, city, state and ZIP code.
- If your mailing address is different than your residential address, uncheck the box next to **Same as Residential Address** and enter your mailing address.
- After completing all required fields, click **Save**.

Questions?

Log in to your PayFlex member website and click **Contact Us**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT.

PayFlex Systems USA, Inc.

This material is for informational purposes only and not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to payflex.com.