

Quick Reference Guide

COBRA

COBRA Administrative Services, administered by PayFlex®, an affiliate of Aetna Life Insurance Company (Aetna).

Logging in to PayFlexDirect.com

- Go to PayFlexDirect.com. Click on [Employee Account Login](#).
- Enter your user name and password. Click [Login](#).

If you are new to this site:

- Click on [Register Now](#). Enter your member ID. (This could be your Social Security number or employer assigned number). **Note:** Don't use dashes or spaces.
- Enter your 5-digit zip code. Click [Register](#).
- Create your own user name and password and confirm.
- Select a security question and answer.
- Enter your e-mail address and re-enter to confirm.
- Click [Confirm](#) to complete your registration.

Important Note: You must review and acknowledge the Terms of Use. Click [Continue](#).

Sign up for electronic account updates

- Go to PayFlexDirect.com. Click on [Employee Account Login](#).
- Enter your user name and password. Click [Login](#).
- At the top of the page, select [My Settings](#).
- Select [Notifications/Email Address](#).
- Enter your e-mail address. Re-enter to confirm.
- To receive text messaging, enter your mobile phone number. Re-enter to confirm. **Note:** Your former employer must offer text messaging for you to receive text alerts. If your former employer doesn't offer text messaging, you won't see this option.
- Select how you want to receive alerts – as e-mail, text or web alert. Here are the types of alerts you can receive.
 - **Documents Available** — A message that tells you when you have documents to view online. These include letters, statements and coupons.
 - **Payment Received** — A message that tells you when we have received your payment and posted it to your account.
 - **Payment Reminder** — A message that tells you that you have a payment due in 7 days.

- Click [Submit](#). **Note:** You can cancel an e-mail, text or web alert notification at any time. If you cancel electronic communications, you will receive them by mail.

To keep PayFlex e-mails from going into your junk mail, please add eNotify@payflex.com to your address book.

Note: We'll only send documents via e-mail, text or web alert that do not require a proof of mailing. Documents that require proof of mailing will be sent by mail.

Enroll in COBRA online

You'll receive your Qualifying Event notice in the mail. Once you have that, you may enroll in COBRA. You can enroll online.

- Go to PayFlexDirect.com. Click on [Employee Account Login](#).
- Enter your user name and password. Click [Login](#).
- On [My Dashboard](#), under [Benefits Center – My Plans](#) click on [Enroll Online Now](#).
- Select the coverage level you want. Also select the dependents that you wish to enroll.* **Note:** You may also decline the coverage altogether. If so, check the box next to [Decline this coverage](#).
- Click [Submit](#).
- Review your election summary. Click [Confirm](#).

Note: Until we receive your first payment, your status will show as "Pending Enrollment." The first payment should cover the cost from the time your active coverage ended up to the time you make this payment. You can make a payment online or mail a check to us.

* **Important Reminder:** If you're declining coverage for yourself but enrolling an eligible family member, you can't enroll online. You'll have to use the election form you received in your packet. Mail the completed form to us.



View your next payment amount and due date

- Go to PayFlexDirect.com. Select [Employee Account Login](#).
- Enter your user name and password. Click [Login](#).
- On [My Dashboard](#), go to [Benefits Center - My Plans](#). You can view the amount and due date of your next payment.
- For more detailed account information, click on [View My Account](#).

Make a payment

If your former employer offers online payment, you may make a payment online. You can do this at PayFlexDirect.com.

- To get started, click on [Employee Account Login](#).
- Enter your user name and password. Click [Login](#).
- At the top of the screen click on [Benefits Center](#).
- In the Benefits Administration section, click on [Make a Payment](#). You can schedule a [One-Time Payment](#) or a [Recurring Payment](#).

If your former employer doesn't offer online payment, you won't see this option when you log into your account. If you can't pay online, or you don't want to, you can mail your payment. Send a check or money order to:

PayFlex Systems USA, Inc.
Benefits Billing Department
P.O. Box 14394
Lexington, KY 40512-4394

Note: If you set up recurring payments, we'll stop sending you monthly communications in the mail. You can enroll in eNotify. Then you can receive communications via e-mail or online web alert.

View your detailed account information

- Go to PayFlexDirect.com. Click on [Employee Account Login](#).
- Enter your user name and password. Click [Login](#).
- At the top of the screen click on [Benefits Center](#).
- From the [Select Benefit](#) drop-down box select your benefits. You may also click on the [View My Account](#) button.
- On the left side of the screen, you can click on the 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 activity. You can also see your payments due in the upcoming months.
 - [Coverage History](#) — View a list of the coverage you have.

View important notices and letters

- Go to PayFlexDirect.com. Click on [Employee Account Login](#).
- Enter your user name and password. Click [Login](#).
- On the left side of the screen in [My Dashboard](#), click on [My Documents](#).
- You can view, download and print the following documents. Click on the [Document Title](#) to open up the document.
 - Qualifying Event Letters
 - Enrollment Confirmation Letters
 - Payment Coupons
 - Rate Change Notices

You can narrow your search. Use the filter to search by document type. Simply click on the drop-down arrow at the top of the page and select the type of document you wish to view.

View your dependent coverage information

- Go to PayFlexDirect.com. Click on [Employee Account Login](#).
- Enter your user name and password. Click [Login](#).
- At the top of the screen, click on [Benefits Center](#).
- On the left side of the screen, click on [My Dependents](#).
- Click on the dependent you wish to view.

Update your address

You may be able to update your address online. Your former employer must allow online address changes in order for you to make any changes. If your former employer doesn't offer this, you won't see this option when you log into your account.

- Go to PayFlexDirect.com. Click on [Employee Account Login](#).
- Enter your user name and password. Click [Login](#).
- At the top of the screen, click on [Benefits Center](#).
- From the [Select Benefit](#) drop-down box select your benefits. You may also click on the [View My Account](#) button.
- On the left side of the screen, click on [Update My Address](#).
- Enter your new address. If your mailing address is different from your residential address, uncheck the box next to [Same as Residential Address](#). Then you can enter your mailing address.
- Click [Save](#).

Questions?

If you have questions, you may be able to find the answers online. You can view a list of frequently asked questions (FAQs). Find them under [Quick Links](#). You may also call Customer Service at **888-678-7835**, 7 a.m. - 7 p.m. CT, Monday - Friday.

You can find more details about your COBRA Qualifying Event, payment schedule and other COBRA rights within your PayFlex notifications. See them online in [My Documents](#).