

My COBRA Express™

HR Portal – PQB Data Entry



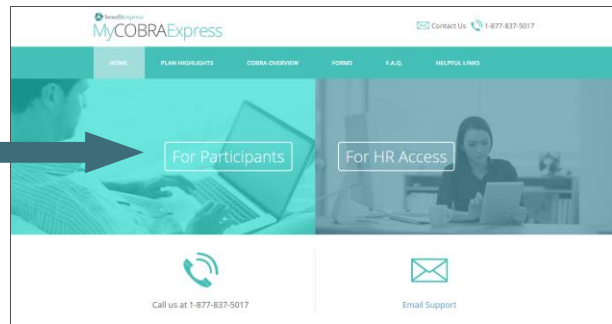
benefitexpress
benefit wise. relationship driven.

PQB Data Entry – benefitexpress

1. Access the Website:

www.myonlinecobra.com

Select Link: **Click here to access your COBRA information**

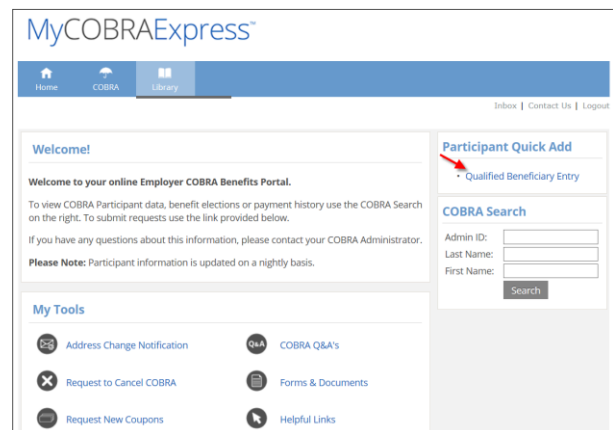


2. **Login** using the following:

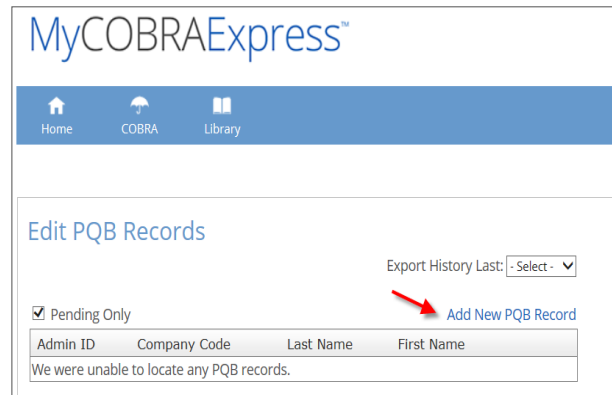
- i. Username
- ii. Password

(Your Username and Password will be sent to you separately by a member of the benefitexpress COBRA team)

3. Once you have logged in, you will be brought to the **Welcome** page. To enter new COBRA loss of coverage records you will need to navigate to the **Participant Quick Add** section. Click **Qualified Beneficiary Entry** link.



4. Click **Add New PQB Record**



MyCOBRAExpress™

Home COBRA Library

Edit PQB Records

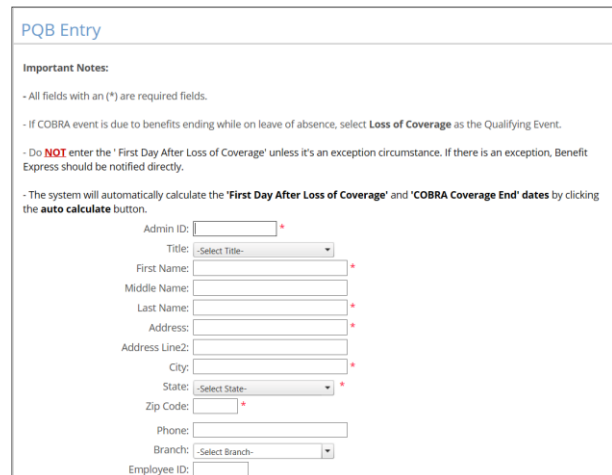
Export History Last: -Select- ▼

Pending Only [Add New PQB Record](#)

Admin ID	Company Code	Last Name	First Name
We were unable to locate any PQB records.			

5. Enter the PQB demographic information.
(All fields with an * are required fields)

Note: Enter the PQB's **Social Security Number** in the **Admin ID** field without dashes.



PQB Entry

Important Notes:

- All fields with an (*) are required fields.
- If COBRA event is due to benefits ending while on leave of absence, select **Loss of Coverage** as the Qualifying Event.
- Do **NOT** enter the 'First Day After Loss of Coverage' unless it's an exception circumstance. If there is an exception, Benefit Express should be notified directly.
- The system will automatically calculate the 'First Day After Loss of Coverage' and 'COBRA Coverage End' dates by clicking the **auto calculate** button.

Admin ID: *

Title: -Select Title- ▼

First Name: *

Middle Name:

Last Name: *

Address: *

Address Line2:

City: *

State: -Select State- ▼

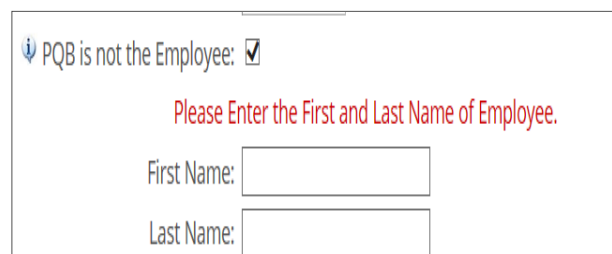
Zip Code: *

Phone:

Branch: -Select Branch- ▼

Employee ID:

6. If the PQB is **not** the employee (ex., dependent child who has become ineligible for benefits, ex-spouse of an employee with divorce event, surviving spouse/dependent of a deceased employee), check the box **PQB is not the Employee**. Enter your Employee's name in the boxes that appear.



PQB is not the Employee:

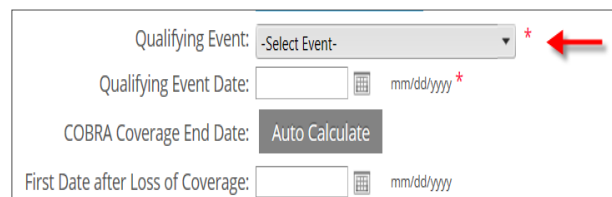
Please Enter the First and Last Name of Employee.

First Name:

Last Name:

7. Qualifying Event Information Entry

a. When entering the **Qualifying Event**, use the drop-down menu to select the event type.



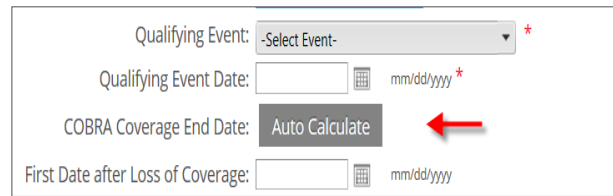
Qualifying Event: -Select Event- ▼ *

Qualifying Event Date: mm/dd/yyyy *


COBRA Coverage End Date:


First Date after Loss of Coverage: mm/dd/yyyy


- b. Enter the **Qualifying Event Date** (last date participant was covered by benefits) and then click the **Auto Calculate** button. The system will automatically calculate the **First Date after Loss of Coverage**. Do **NOT** enter or edit the **First Day after Loss of Coverage** unless it is an exception circumstance. If there is an exception, benefitexpress must be notified directly.
- i. **Auto Calculate** will calculate the COBRA coverage end date based on the Event chosen. (ex. Termination is 18 months of coverage; Divorce is 36 months of coverage)
- ii. The **Auto Calculate** button will also calculate the **First Day Following Loss of Coverage** based on the plan guidelines provided in your Direct Bill Guide.



Qualifying Event: *

Qualifying Event Date:  mm/dd/yyyy *

COBRA Coverage End Date: 

First Date after Loss of Coverage:  mm/dd/yyyy

8. Once you have entered all the information and complete the **Qualifying Event** section, click the **save button** to proceed.

9. You will be brought to a new screen called **Benefit Entry**

c. Choose **Plan Type**, **Plan Name**, and **Coverage Level** by using the drop-down menus.

Benefit Entry

Important Notes:

- All fields with an (*) are required fields.
- If you add plan with the incorrect tier level you must delete the benefit row below and start over.
- If you choose the Flex Plan Type, **you must** make the Plan & Payment Start Date effective first of the month following termination. (i.e. Termination Date = **3/15** Plan & Payment Start Date = **4/1**)

Plan Type: *

Plan Name: *

Coverage Level: *

Enter Subsidy

Admin ID	Plan Type	Plan Name	Coverage Level	Monthly Cost
We were unable to locate any benefit records.				

10. Entering a Subsidy

d. If the participant's COBRA is being subsidized by your company, click the **Enter Subsidy** box, and add the **Payment Start Date**, **Fee Start Date**, **Adjusted Amount**, and **Day PQB no longer will receive a subsidy**.

***If there is more than one benefit being subsidized during COBRA you will need to enter the subsidy for each benefit.**

-Select Level-

Payment Start Date: mm/dd/yyyy

Fee Start Date: mm/dd/yyyy

Adjusted Amount: \$ or %

Day PQB no longer receives subsidy: mm/dd/yyyy

Payment Start Date:

Date in which the PQB is to begin paying for COBRA coverage. This date will override the **Eligibility Date** (COBRA start date).

- If the participant is to pay **reduced COBRA rates** for any part of their COBRA eligibility period, the **Payment Start Date** should equal the **Eligibility Date**.
- If the participant is to have a **100% subsidy** for any part of their COBRA eligibility period, the **Payment Start Date** should equal the date when the participant would begin paying full COBRA rates.

Fee Start Date:

Date in which the PQB is to begin paying the administration fee. This date will override the **Eligibility Date** (COBRA start date).

- If the participant is to pay **reduced COBRA rates** for any part of their COBRA eligibility period, the **Fee Start Date** should equal the **Eligibility Date** if the administration fee is to be billed during this period.
- If the participant is to have a **100% subsidy** for any part of their COBRA eligibility period, the **Fee Start Date** should equal the date when the participant would begin paying full COBRA rates.

Adjusted Amount:

Dollar amount or percentage amount that PQB will be subsidized during the subsidy period

- If the participant is to pay reduced COBRA rates for any part of their COBRA eligibility period, the **Adjusted Amount** entered should equal the amount that your company will subsidize during this period.
 - Example: If the full rate is \$100 for a plan and the PQB should pay only \$20 each month, you would enter \$80.00 in the adjusted amount box.
- If the participant is to have a 100% subsidy for any part of their COBRA eligibility period, enter 100 in the percentage box.

Day PQB no longer receives subsidy (subsidy end date):

Date the subsidy ends. This date is the first day the PQB will not pay the subsidized rate any longer. Be sure to enter the day after the subsidy ends.

12. Once you have completed entering the benefit information, you must click the **Add This Benefit** button to save your entry.
 - a. If you have more than one benefit to add, clicking the **Add This Benefit** button will add the first entry and then allow you to make additional entries.
 - b. If you are not entering an FSA benefit record, skip down to #14

Entering an FSA

13. If the participant has a positive balance in their Health Care FSA (their YTD payroll contributions are more than their YTD claim reimbursements) then FSA needs to be offered under COBRA.
- a. Select FLEX from the **Plan Type** drop down listing and then select the **Plan Name**.
 - i. On the **Benefit Entry** screen, enter the **Effective Date** and **Payment Start** date of the plan as the first of the month following the **Qualifying Event Date**. (I.e. if the Participant terminates 5/17, you would enter a 6/1 start date.)
 - ii. Calculate the *total* amount the participant has remaining to contribute to their Health Care FSA for the remainder of the plan year by subtracting the YTD amount of payroll contributions withheld from the annual target amount. Enter this value in the **Spending Account Amount** box
 - iii. Enter your company's FSA plan year end date in the **Flex Account End Date**. (ex. 12/31/2013) **Please Note:** FSA can only offered until the end of the plan year in which the participant lost benefit coverage
 - iv. Once all information has been entered, click **Add This Benefit** button

Important Notes:

- All fields with an (*) are required fields.
- If you add plan with the incorrect tier level you must delete the benefit row below and start over.
- If you choose the Flex Plan Type, **you must** make the Plan & Payment Start Date effective first of the month following termination. (I.e. Termination Date = **3/15** Plan & Payment Start Date = **4/1**)

Plan Type: *

Plan Name: *

Effective Date: mm/dd/yyyy *

Payment Start: mm/dd/yyyy *

Spending Account Amount: *

Flex Account End Date: mm/dd/yyyy *

14. Once you have entered all the benefits for this participant you can click **Finished with Benefits** button

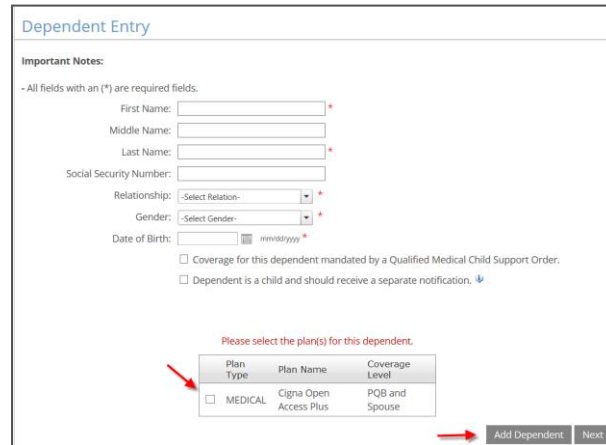
Note: Prior to clicking the **Finished with Benefits** button, confirm that all the plans you want added are listed in the section at the bottom of the benefits page.

15. Adding dependents to the account

- a. If the participant has any benefit plan(s) with a **Coverage Level** greater than PQB Only, once you click the **Finished with Benefits** button, you will be prompted to enter dependent information and to select the plan(s) under which the dependent was covered.

- i. All items with an * are required fields.

- b. Once you have finished entering the dependent data, and have selected the benefit plan(s) under which the dependent was covered under, select the **Add Dependent** button



Important Notes:
 - All fields with an (*) are required fields.

First Name: *

Middle Name:

Last Name: *

Social Security Number:

Relationship: * (Select Relation-)

Gender: * (Select Gender-)

Date of Birth: mm/dd/yyyy*

Coverage for this dependent mandated by a Qualified Medical Child Support Order.

Dependent is a child and should receive a separate notification.

Please select the plan(s) for this dependent.

Plan Type	Plan Name	Coverage Level
<input type="checkbox"/> MEDICAL	Cigna Open Access Plus	PQB and Spouse

- c. Once you have clicked the **Add Dependent** button, you will see in the dependent table on the bottom of the page that shows that the dependent has been added.
- d. If needed, you can enter another dependent or if you are done you can click the **“Next”** button.

16. Final Review of Entry

- a. Prior to completing your new entry, you will be brought to the **PQB Entry Review** screen. This will allow you to review everything that you have entered for the PQB.
- b. Once you have completed your review, you can select one of four options:
 1. **Edit** if you need correct any of the information entered
 2. **Delete and Start Over** if the entry was made in error
 3. **Add Another PQB**, if you have another record to add
 4. **Exit** button if you are done with DOL entries

Note: If you were in the middle of entering a record and your session timed out, or you accidentally closed out the window, when you log back into the site go to **Submit a Request → PQB Records**. You will see the incomplete account in red.

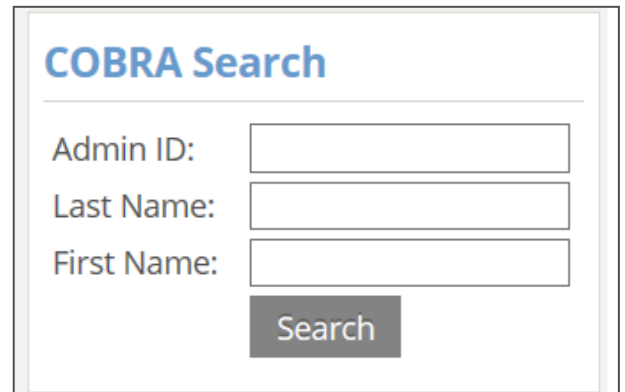
- a. In order to complete this record, click **Edit**; this will bring you to the first page of the record. Process following the steps above.

Entries are downloaded to the benefitexpress Direct Billing System every Tuesday morning. Updates can be viewed 24 hours after the import has been completed.

If you have any questions, please contact your project manager at benefitexpress with any questions.

Direct Bill Search

- There are several ways that you can search for a participant who already has a record in the online COBRA system:
 - Admin ID
 - Displays a result of only the **SSN** entered
 - Last Name
 - Displays a result of anyone with the **Last Name** entered
 - First Name
 - Displays a result of anyone with the **First Name** entered
- Using any of the methods above will display search results based on the criteria entered.
- Click **Details** to view detailed account information. It will bring you to the **My COBRA Data** page.

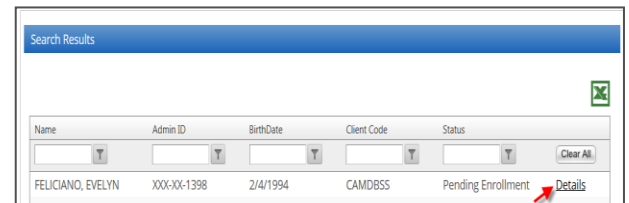


COBRA Search

Admin ID:

Last Name:

First Name:



Name	Admin ID	BirthDate	Client Code	Status	
FELICIANO, EVELYN	XXX-XX-1398	2/4/1994	CAMDBSS	Pending Enrollment	Details

My COBRA Data

- There are several sections within the Direct Bill Info screen:
 1. My Direct Bill Benefit Info
 2. My Direct Bill Account Status
 3. My Direct Bill payment History
 4. Payment Schedule
- Each of the sections outlined above are explained in the next section

My COBRA Data Explanations

1. My Direct Bill Benefit Info

- a. This section contains all plan information for each benefit in which the participant is currently enrolled.
- b. If the participant account is terminated no benefit information will initially display. To see previous plans in which the participant was enrolled, click the **Show All** box and all previous plans will display.
- c. If the participant has a status of **Termed - Never enrolled**, you will be able to see what plans were offered to the participant by clicking the **Show All** box.

2. My Direct Bill Account Status

- a. Within this section you can view:
 - i. Account status
 - ii. Payment information (related to the most recent payment received).
 - iii. Next payment due date and amount due.
- b. If the account is terminated payment due and amount will show “N/A”
- c. If there is a credit on the account, you will see that in the account balance section. If there is no credit, the balance will show “\$0.00”

Below is the list of possible account status values and the related descriptions:

Status	Descriptions
Pending Enrollment	Participant has not yet enrolled
Pending Incomplete Enrollment	Participant returned enrollment form but missing information
Enrolled	Participant is Actively enrolled in coverage

Status	Descriptions
Termed - Never enrolled	Participant didn't complete enrollment within specified time frame
Termed - Non-payment	Terminated due to non-payment
Termed - Medicare Eligibility	Terminated due to becoming Medicare eligible
Termed - Per Participant request	Participant requested termination of coverage
Termed - COBRA period expired	Participant reached maximum COBRA period
Termed - Waived Coverage	Participant waived COBRA coverage

3. My Direct Bill Payment History

- a. This section contains the payment history for the participant. If the participant has made more than six payments, you will need to click the **Show All** box to see a complete list of all payments made.
- b. **Please note:** There may be payments that appear without a **Check Date** and **Check Number**. Reasons for this include
 - i. There could be non- cash payments made to the account due to money being directly debited from the participant's bank account. This would only apply to retiree accounts.
 - ii. There could be non-cash payments due to a conversion when a payment was made to the prior administrator but needed to be accounted for in the direct bill system.

4. Payment Schedule

- a. This section will show payments due for the next two upcoming months only.
- b. If the account is terminated this section will not appear.
- c. If a credit is present on the account, the next payment due would not reflect this credit.
- d. If the payment received for the prior month was deficient you will not see that reflected in the next payment due.

Notes:

- This information refreshes on a nightly basis. If an update is made in the benefitexpress direct bill system today the update will not show in My Online COBRA until the following day.
- If a participant has multiple accounts in My Online COBRA, you can view direct bill accounts in any account you choose.