PAYFLEX CONTACT INFORMATION

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MEMBER CALL CENTER
(800)-359-3921
Hours of Operation: 7:00am-7:00pm CT, Monday - Friday

ENROLLMENT & PAYMENTS
Enrollment Forms & Premium Payments should be sent to:
PayFlex Systems USA, Inc.
BENEFITS BILLING DEPARTMENT
PO Box 953374
St. Louis, MO 63195-3374
They may also Fax or Email us at (402) 231-4302 cobramail@payflex.com

Enrollments & Payments can be made online at payflex.com
AGENDA

• Summary of Services
• New Hire Administration Overview
• COBRA Event Administration Overview
• PayFlex Website
Summary of PayFlex Services
COBRA ADMINISTRATION

- COBRA Event Processing
- COBRA Elections and Terminations Processing
- Premium Collection and Monthly Remittance to BCBS of NE
- Eligibility Reporting to Carriers
  - Notifies of new COBRA enrollments, terminations or status changes.
COBRA LETTERS & NOTICES

- General Rights**
- Qualifying Event Notice**
- Enrollment and/or EFT Confirmations
- Premium Coupons
- COBRA Termination
- Medicare Entitlement
- Social Security Disability
- Appeal Determinations
- Late Payment Letters

** NOTICES ARE SENT PROOF OF MAIL
New Hire Administration Overview
NEW HIRES

Employers have 90 days after an employee is covered under the plan to submit an Initial Notice (General Rights Notice).

Initial Notice Covers:

- Right to COBRA if benefit coverage is lost due to a qualifying event
- Explains what a qualifying event is
- Maximum length of COBRA coverage

Notification of new hire is submitted via the PayFlex Employer portal. The Notice will print/mail the following business day.
COBRA Event Administration Overview
COBRA QUALIFYING EVENTS

A group health plan is required to offer COBRA continuation to qualified beneficiaries when a qualifying event caused an individual to lose group health coverage.

- Employers have 30 days to notify PayFlex of a qualifying event (QE)
- PayFlex has 14 days to mail COBRA packet to participant
- Notification of the QE should be submitted via the PayFlex Employer portal.
- The Notice will print/mail the following business day.

Types of QE’s

- Termination of Employment
- Reduction of hours
- Retirement
- Divorce/Separation
- Ineligible Dependent
- Death
WHAT IS A COBRA QUALIFYING EVENT??

• Any participant who experiences an event which causes the loss of coverage MUST be offered COBRA

• An event would be:
  - Termination of Employment
  - Reduction of hours
  - Retirement
  - Divorce/Separation
  - Ineligible Dependent (Dependent reaches age 26)
  - Death
  - Medicare
COBRA NOTICES INCLUDE

- PARTICIPANT RIGHTS TO COBRA & THEIR RESPONSIBILITIES
- PRIMARY & DEPENDENT ELECTION FORMS WITH BENEFIT & COST OPTIONS
- ELECTRONIC FUND TRANSFER (EFT) AUTHORIZATION FORM
- ONLINE ENROLLMENT INSTRUCTIONS & WEBSITE PAYMENT OPTIONS
COBRA QUALIFYING EVENT NOTICE – MEMBER RESPONSIBILITY

1. Needs to elect within 60 days
2. Needs to remit 1st premium payment within 45 days of enrollment
3. Once enrolled, needs to pay monthly premiums within 30-day grace period
PayFlex Website
With the exception of the green box all the information you enter will be for the person losing coverage. The address, gender, birth date, etc., needs to be that of the person losing coverage. Do not enter the person losing coverage under the dependent section.
Select coverage for the member. In the case of a dependent centered event you would select single coverage in most cases even if the active employee had spouse, children or family level coverage. This is due to only one person is losing coverage in most cases. In the case of a employee death event and they had a spouse and one or more children covered you would choose coverage level "Single + Children". Then you would enter the children's' information in the dependent screens.
THANK YOU!