COBRA Member Handout

# Continuing Coverage

## Important Reminders

- Once notified of your qualifying event, Aptia 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).
- You can elect COBRA in your online account, or by completing the election form and mailing it to the address provided.
- Within 45 days of electing COBRA, you must pay your account current. Once your account is paid current, payment coupon(s) will be mailed.
  - COBRA enrollment will be sent to carriers once the initial payment is made.

### There are three ways to make a payment:

- *Set up recurring monthly ACH withdrawals from your checking, savings, or credit card. There is no fee for this option. Note: When using a credit card, recurring payments deactivate if a payment is owed for a prior month, the account is paid ahead, or the payment is declined. After the situation is resolved, you will need to complete the recurring payment setup steps again..*
- *Pay online via debit or credit card. Please note: There's a $20 processing fee associated with any payments made online.*
- *Mail in a check with a payment coupon that Aptia will provide you with.*

- 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.
- COBRA coverage is a continuation of your active benefits. Please keep your current insurance benefit cards. In most cases, you'll continue to use them if you elect COBRA. Also keep in mind benefit claims are handled by the benefit carrier.

## Questions? Contact Us.

**COBRA Account Specialists**
**Phone:** 877-248-0510
**Fax:** 855-858-9477
**Contact Us Form:**
https://wexhealthinc.my.site.com/aptia/s/Aptia

**Payment & Election Mailing Address**
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**Hours of Operation**
7 a.m. to 10 p.m. ET (M-F)

Aptia365