



COBRA and Billing Services

Participant Portal Guide



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Introduction

Welcome! We're pleased to have the opportunity to be of service to you.

We created this guide to help you navigate the COBRA and Billing Services participant portal and make the most of your online account.

NOTE: This guide includes references and screenshots related to COBRA, but the processes described in this guide apply to everyone, including COBRA participants, retirees, employees on leave, and other premium billing scenarios.

After reading this guide, you'll be able to update your information, enroll in benefits, submit payments, and contact our participant services team.

If you find you still have questions, we're happy to help! Just go to the Contact Us section (see page 12) for all the ways to get in touch with us.



Login

You can access your online account by visiting <https://app.unifyhr.com>.

First-time visitors must create an account by clicking the “Create an account” link. To create an account, you will need to enter your account number and either your date of birth or Social Security number. You can find your account number on the notices you receive from us.

If we don't already have your email address, you will need to give it to us at this time.

We'll send you two emails. One will contain a temporary password and the other will have your username (which is also your account number). Use your username and temporary password to log in for this first time. You will then be prompted to reset your password and log in again with your newly created password.

Instructions for changing your password are available on the page 9.

a WEX™ company group

CHARDSNYDER™
a WEX™ company

UnifyHR
a WEX™ company

SIGN IN

Username

Password

Sign me in

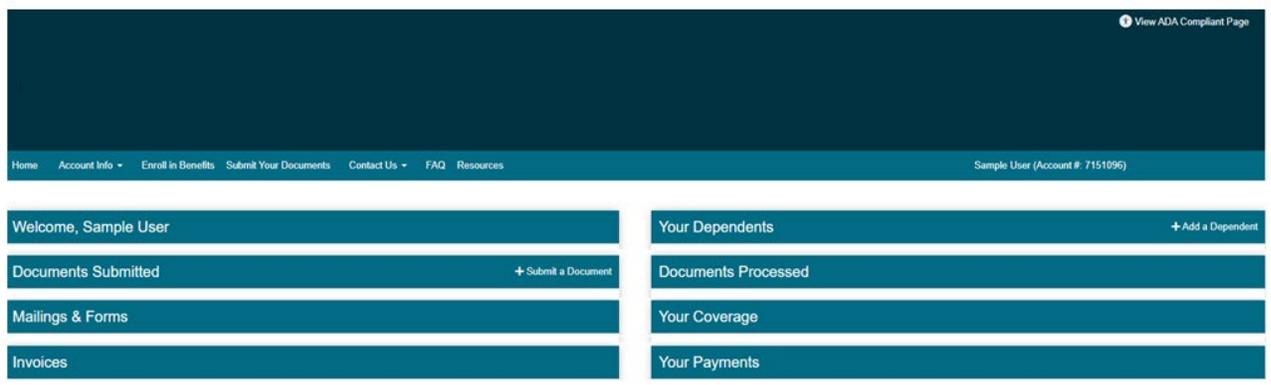
[Create an account](#) | [Forgot login or password?](#)

Homepage

The first page you see when logging in is the homepage. Your homepage provides a summary of your account and activity. We present the information on your homepage in sections, including:

- Your Dependents
- Documents Submitted
- Documents Processed
- Mailings and Forms
- Your Coverage
- Invoices
- Your Payments

Your homepage includes a link to a version of the page that complies with Americans with Disabilities Act (ADA) requirements. The link is available in the upper right corner of the page.





Homepage Sections

Welcome

The Welcome section includes basic information about your account. Here you can find your account number, as well as the address, phone number, and email address associated with your account.

Want to receive less mail? Click on the blue link that says “Click to Enroll in Paperless Communication”, then open the disclosure notice at the bottom of the pop-up box. Scroll to the bottom to click “I confirm”. Then we’ll send eligible notices to you via email (some notices must be sent by mail even when you select paperless communications).

Welcome, Arthur Collins

Account #: 3184816	SSN #: XXX-XX-8794
Your personal information [Edit]	
ADDRESS: 150 Main Street Dallas, TX 75201	PHONE: Not on file.
EMAIL:	
<input type="checkbox"/> Click to Enroll in Paperless Communication	

Your Dependents Section

You can find a list of any dependents linked to your account in the Your Dependents section of your homepage.

Your Dependents + Add a Dependent

If you would like to elect COBRA coverage for one or more of your dependents but not yourself, please complete the election form you received in the mail. Once complete, scan the form or take a high-resolution picture(s) of the entire form and then submit the form to us using our online case system accessible from your online account.

First Name	Last Name	Type	DOB
Susan	Collins	Spouse	5/14/1975
Tom	Collins	Child	6/15/2006



Documents Submitted Section

From time to time, you may need to submit documents to us. The Documents Submitted section lists any documents you've sent to us, along with details about the document(s).

See page 11 for information about submitting documents.

Documents Submitted + Submit a Document				
Documents you submit via mail, fax, or upload will appear under this section. Once they have been processed, they will appear in the 'Documents Processed' section. Note that processing can take up to 3 business days.				
Submission Method	File Name	Pages	Created Date	Status
Postal Service	MX-M654N_202111105_074247.pdf	1	11/05/2021 09:06 AM	Processed
Administrator Upload	006E9656	3	10/21/2021 12:44 PM	Processed

Documents Processed Section

Once processed, the documents you send to us will appear in the Documents Processed section.

Documents Processed	
Document Type	Received Date
Payment Check	11/5/2021
Enrollment Form	10/21/2021



Mailings & Forms Section

A list of all documents and forms we send to you is available in the Mailing & Forms section. You can view any of these documents by clicking the View link next to each document name.

Mailings & Forms			
View	Document	Type	Distributed Date
View	COBRA Premium Reminder Letter	Letter	12/17/2021
View	COBRA Election Notice_V2	Letter	11/15/2021
View	COBRA Initial Rights Notice	Letter	3/1/2020

Your Coverage Section

The Your Coverage section gives you quick access to information about your plans. Click on the blue plus symbol next to the plan name to see the individuals covered under each plan and their coverage details including enrollment source, elected by, and elected date fields.

Your Coverage		
Your coverage for the current plan year is listed below, expand the plan name to view covered individuals and coverage dates.		
i COBRA Information		
Plan Name	COBRA Begin	COBRA End
2022 VSP Vision	03/04/2022	09/03/2023
2022 Cigna Medical	03/04/2022	09/03/2023
<div style="margin-top: 10px;"> + 2022 Cigna Medical </div> <div style="margin-top: 10px;"> + 2022 VSP Vision </div>		



Invoices Section

Your premium invoices are available for review in the Invoices section. This section also includes quick view information about the total due, any credit balances, and a button to pay online by ACH (transfer from your bank). See page 13 for more information about paying online.

You can view an invoice by clicking the View link in the first column.

Invoices

Total Due - COBRA: \$200.00

Make a Payment

-Select Payment Method-

Pay Now

Credit Balance: \$0.00

View	Coverage Period	Premium	Previously Paid	Amount Due	Due Date	Grace Period End Date	Type
View	04/01/2022 - 04/30/2022	\$100.00	\$0.00	\$100.00	4/1/2022	4/30/2022	COBRA Coverage
View	03/01/2022 - 03/31/2022	\$100.00	\$50.00	\$50.00	3/1/2022	3/31/2022	COBRA Coverage
View	02/01/2022 - 02/28/2022	\$100.00	\$50.00	\$50.00	2/1/2022	2/28/2022	COBRA Coverage

Your Payments Section

A list of payments you make for your coverage is available in the Your Payments section. Here you can view the payment date, payment amount, and payment source.

Your Payments

Payment Date	Payment Amount	Method	Status
2/2/2022	\$50.00	Check	Completed
1/3/2022	\$50.00	Check	Completed



Navigation Menu

Your online account includes a navigation menu that appears under our logo near the top of your browser window. This menu remains in place as you move around the site.

You can use the navigation menu to access other parts of the website, including:

- Account Info
- Enroll in Benefits
- Submit Your Documents
- Contact Us
- FAQ
- Resources
- Logout link

Account Info

The Account Info menu item is a dropdown that lets you choose between updating your information or changing your password.

Update Your Information

You may change your address, phone number, or email address online. If you need to change your first or last name, you must contact the participant services team for assistance.

Update Your Information

Use the fields below to update your information. Please contact us if your first or last name is incorrect.

Mailing Address

<small>First Name</small> <input type="text" value="Charles"/>	<small>Last Name</small> <input type="text" value="Collins"/>	<small>Address 1</small> <input type="text" value="555 Elm Street"/>	<small>Address 2</small> <input type="text"/>
<small>City</small> <input type="text" value="Brooklyn"/>	<small>State</small> <input type="text" value="New York"/>	<small>Zip</small> <input type="text" value="11226"/>	<small>Country</small> <input type="text" value="USA"/>

Phone Numbers

<small>Home Phone</small> <input type="text" value="____-____-____"/>	<small>Mobile Phone</small> <input type="text" value="____-____-____"/>	<small>Office Phone</small> <input type="text" value="____-____-____"/>
--	--	--

Email Address

Email Address



Change Your Password

Visit the Change Your Password page to change your password. Be sure to set up security questions and answers to help you reset your password in the future.

Change Your Password

Password must be at least 8 characters long and contain at least 1 number, one letter, and one upper case letter.

Change Password:

Re-enter Password:

Security questions are used in the event you forget your password.

Security Questions:

	Question	Response
1	-Select-	
2	-Select-	
3	-Select-	

Enroll in Benefits

From time to time, you will have the opportunity to enroll in benefits. This happens when you first elect COBRA and during any open enrollment periods.

To complete the enrollment process, visit the Enroll in Benefits page and follow the onscreen instructions.

Enroll in Benefits by 12/31/2022

Please make your benefit election(s) on this screen. You may return to this page to make changes as long as you are still in your enrollment window. Click Save Changes to save your progress. Once you are satisfied with your elections, click Confirm Elections to complete your enrollment.

+ Add a Dependent

+ Medical

+ Dental

+ Vision

If you have more than one enrollment option, you may be directed to go back to the homepage and click on the links in the Your Coverage section.



Add a Dependent

You may add a dependent by clicking the Add a Dependent link on the Enroll in Benefits page. To add a dependent, you must provide the dependent's information, including:

- First, Middle, and Last Name
- Date of Birth
- Dependent Type
- Gender
- Social Security Number

To save the entry, click the Add Dependent button.

Add a Dependent

Please enter the following information to add a dependent.
*Required field

First Name *	Last Name *	Middle Name	Date of Birth *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="__/__/____"/>
Dependent Type *	Gender	SSN	
<input type="text" value="-Select-"/>	<input type="text" value="-Select-"/>	<input type="text" value="__-__-____"/>	

Please note that you will only be able to enroll new dependents in coverage during a COBRA open enrollment period or when you have experienced one of the following life events:

- Marriage
- Death of a covered dependent
- Birth or adoption
- Student becomes eligible or is no longer eligible
- Spouse loses coverage



Submit Your Documents

It's easy to submit documents like election forms to us through your online account. Just click on the Submit Your Documents link in the navigation menu and follow the onscreen instructions.

If you prefer to send your documents to us by mail, you can find our address on this page.

Submit Your Documents

Upload

Upload your documents following these steps:

1. **Select file**
 - Click the button below to find and select your file.
 - Acceptable file types are: pdf, gif, jpg, jpeg, bmp, png.
 - File size must be 4MB (4,000 KB) or less.
2. **Upload file**
 - Click the "Upload File" button below to upload the selected file.
 - You will see an "Upload Successful" message when the file is successfully uploaded.
 - Large files and slower connection speeds may affect the time to upload. If you do not see the "Upload Successful" message please refresh the screen and try again.

No file chosen

Files uploaded this session: 0

Documents Submitted

Your previously submitted documents will appear under this section.

Source	File Name	Pages	Created Date	Status
Postal Service	Demo_check_2	1	02/02/2022 12:00 AM	Processed
Postal Service	Demo_check	1	01/03/2022 12:00 AM	Processed
Online Upload	Sample Election Form	1	12/24/2021 12:00 AM	Processed

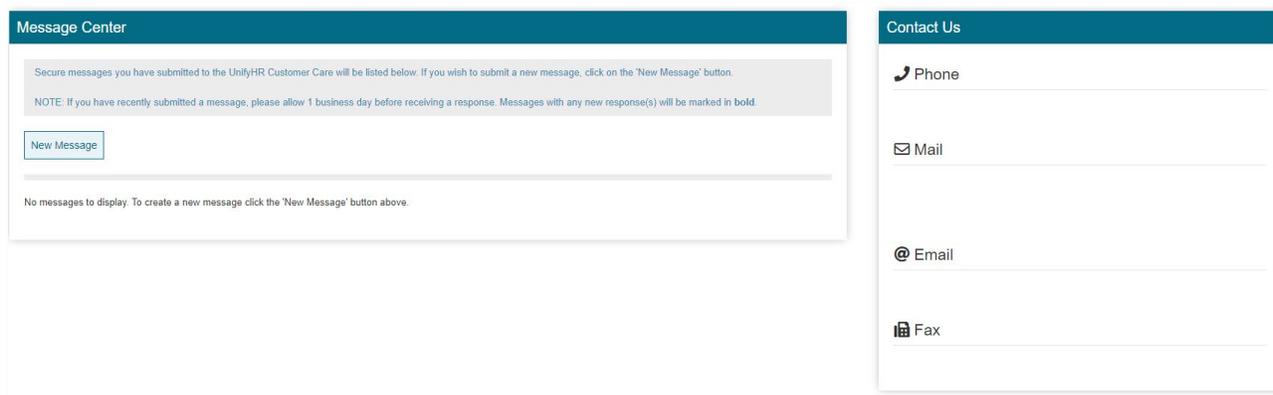
Contact Us

The Contact Us menu item is a dropdown that lets you choose between accessing your secure mailbox or viewing our security and privacy policy.

Secure Mailbox

Your secure mailbox is a safe and secure way to communicate with our participant services team. Click the New Message button to send a message to us. We'll review your message and respond to you within two business days. New responses are marked in bold so they're easy to find.

You can also find our phone number, mailing address, and email address here if you prefer to contact us using one of these methods.



Security and Privacy Policy

Our Security and Privacy Policy outlines how you may use our services as well as any prohibited actions. Please review the policy and be sure to follow the rules.

COBRA FAQs

We know COBRA can be confusing, so we've put together a list of answers to the most frequently asked questions about COBRA. Click on FAQ from the navigation menu to view these questions and answers.

If you still have a question after reviewing our FAQs, our participant services team is happy to help.

Resources

Some employers ask us to post plan-related documents to our website for easy access by participants. If your employer has asked us to post documents, they can be viewed by clicking on the Resources link.



Pay Online

You may pay your premiums online by ACH (transfer from your bank).

Before you can make payments online, you must set up the account(s) you want to use for making payments. Click [Manage Payment Accounts](#) to set up your account(s).

Make a Payment

➔ [Manage Payment Accounts](#)
➔ [Make One-Time Payment](#)

➔ [Schedule Automatic Payment](#)

You may use a checking or savings account. Fill in each field, including the routing number and account number for your chosen account. Click the **Save** button when you're done.

Manage Payment Accounts

Please enter the following information for your new account. All fields marked with an asterisk (*) are required. Click **Save** when you are done.

Your Payment Account(s)

New Payment Account. ▾

Add New Account

Edit Account

Remove Account

Account Type *

Checking ▾

 Make this the default account for payments

Name as Displayed on Bank Account *

If bank account does not belong to **Charles Collins** please [contact us](#) for assistance.

Bank or Account Nickname (optional)

To help you easily identify your account(s)

Routing Number *

Confirm Routing Number *

Account Number *

Confirm Account Number *

YOUR NAME
1234 Main Street
Anywhere, OH 00000

DATE _____

123

PAY TO THE ORDER OF _____ \$ _____

DOLLARS

⑆044072324
⑆000123456789
⑆123

ROUTING
NUMBER

ACCOUNT
NUMBER

CHECK
NUMBER

Save

Cancel



Paying by ACH

To pay by ACH, select ACH from the Make a Payment dropdown and click the Pay Now button from the Invoices section of your homepage.

You may make a one-time payment or set up automatic monthly payments.

To make a one-time payment, click the Make a One-Time Payment link in the Make a Payment section. Select the account you want to use from the dropdown list and enter the amount you want to pay and the payment date. Then click the Schedule Payment button to make the payment.

Make a One-Time Payment

Please fill out the information below to make a one-time payment. Note that any payment scheduled for today will be processed next day.

Your total balance is \$200.00*.
Your invoice in the amount of \$50.00 was due on 2/28/2022. **Your payment is past due.**
** May not reflect recent or pending transactions.*

Make a payment from this account

Test (...6789) ▼

Pay this amount

Total Balance **\$200.00**

Invoice Amount **\$50.00**

Other Amount

Pay on this date

3/12/2022

Schedule Payment



To set up automatic payments, click the Schedule Automatic Payment link from the Make a Payment section. Select the account you want to use from the dropdown list, choose to pay the full monthly premium or a fixed amount. If you choose a fixed amount, enter the amount you want to pay. Then enter the date you want payments to begin and the date you want payments to end.

When you're done, click the Schedule Payment button to complete the process.

Schedule Automatic Payment

Please fill out the information below to schedule monthly automatic payments. Note that any payment scheduled for today may take up to 3 business days to process. If full amount is selected, the monthly payment changes automatically as your premiums change. If fixed amount is selected, you must update this amount as your premiums change.

Your total balance is \$656.28*.
 Your invoice in the amount of \$656.28 is due on 5/31/2024.
 * May not reflect recent or pending transactions.

Make a payment from this account

Checking (...9744) ▼

Pay this amount <input checked="" type="radio"/> Full Amount <input type="radio"/> Fixed Amount	Begin payments on * <div style="border: 1px solid #ccc; padding: 2px; width: 100px; text-align: center;">4/24/2024</div>	End on this date <div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div>
---	---	--

* Your payment will automatically draft every month on this day.

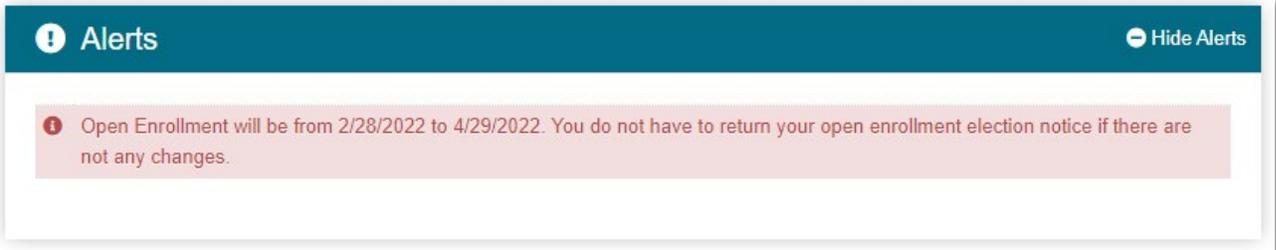
Schedule Payment

Full Amount option changes automatically as your premiums change. When you are choosing a payment date, keep in mind that the system will pull the amount due for the upcoming month and any amounts due for the current or previous months. For example, if the payment is scheduled for April 24, we will deduct for May and if you owe for April or earlier, we will deduct those amounts as well. (After the first payment date, we should only need to deduct for one month at a time.)

Fixed Amount option will not change unless you update the amount.

Alerts

From time to time, you may receive alert messages from us. Alerts are color-coded based on the priority of the alert. Red alerts are top priority. Blue alerts are medium priority. Yellow alerts are low priority.



Need Assistance?

We're happy to help! Log in to your account and go to the Contact Us section to send us a secure message or find our contact details.