

a WEX™ company group



Streamlined COBRA & Billing: New Platform, New Features!

We have exciting news to share! Chard Snyder and UnifyHR are transitioning our COBRA and Billing Services to the WEX technology platform.

This means you'll gain access to WEX's user-friendly COBRA and Billing platform, designed to simplify administration through convenient online tools for both your team and your participants, while also ensuring regulatory compliance.

New Features You & Your Participants Will Enjoy

LEAP – Not only will you have access to an employer portal where you can enter or upload information on new hires and qualifying events, view information on specific members, access COBRA reports, and update plans and rates, you will also have access to [LEAP](#), which includes these added features:

- Access to up to 12 months of administrative fee invoices
- Ability to update and assign roles to your employees to give them access to LEAP and the employer portal
- Customizable dashboard to view things like COBRA offers vs. COBRA Enrollments, COBRA participant contact topics, and more
- Comprehensive Knowledgebase with step-by-step instructions and video demos for anything you can think of
- A case management system that allows you to send questions directly to a subject matter expert to get answers quickly

Knowledgebase – You and your participants will have access to our complete Knowledgebase to quickly search for answers to your questions. It contains microvideos, articles and step-by-step how-tos to empower you and your participants to get the most out of your benefits.

Mobile App – WEX's COBRA system includes a mobile app to simplify access to participant accounts. They can make elections, set up one-time and recurring payments, and see their payment history in the mobile app.

Marketplace – A link to the healthcare marketplace is available on the qualifying event form to give participants an alternative to COBRA.

Transition Timeline

Here's a roadmap of what to expect during this transition:

- **On or around July 15**, we'll include an insert with the monthly billing reminder that goes to your current COBRA and Billing participants to let them know about the upcoming changes.
- **On August 1**, we will provide additional resources for you to learn about the platform including recorded webinars, FAQs, and instructional videos. Soon after this, you will receive a separate email containing instructions and your credentials for logging into LEAP. This will give you access to our Knowledgebase and other features. Your link to the employer portal will be activated once we have loaded and validated your initial data.
- **On or around August 25**, we'll mail a letter to all current COBRA and Billing participants to give them all of the important details like where to send payments and how to log in to their accounts.
- **August 31** is the last day to enter activity through the current portal. All new activity after this date must be entered in the new portal.
- **On September 1**, the new system will be available for you, your participants, and anyone in their election period.
- **During the week of September 15**, we will load data that was added to the UnifyHR system after our initial data transfer.

Participant Payments

Participants can set up one-time or recurring ACH payments through the WEX participant portal or mobile app. They can also use our automated phone system to make a payment or mail a check made payable to WEX. We'll transfer payment information for any participants who have set up ACH payments and continue automatically withdrawing their payments each month.

- It is important to note that we will transfer ACH banking information over, but the date of the initial transfer will default to **August 29** for COBRA payments and **September 4** for Billing payments. Participants may log in to their portal or mobile app to adjust this date if desired.
- Participants should continue to make payments on the UnifyHR website or send them to us as they are today until **August 31, 2025**.
- After **September 1, 2025**, all payments should be made through the WEX website or mailed to the new address below.

- Payments made on the UnifyHR website or mailed after the first data transfer will be reflected in the new platform the week of **September 15**.

Important Changes

New portal URL for employers – employerbenefits.wexhealth.com/login

New portal URL for participants – cobralogin.wexhealth.com

New email address for client support – COBRAemployerservices@wexhealth.com

New mailing address for participants – PO Box 2079, Omaha, NE 68103-2079

New mailing address for administrative fee payments – PO Box 9528, Fargo, ND 58106-9528

Premium Remittance – We collect premiums from COBRA and direct bill members and send those funds to you on a monthly basis, no later than the 15th business day of each month. Funds include premiums already received for the current month as well as premiums received for previous months since the last remittance was run. Funds are sent via check or electronic funds transfer (EFT). If funds are sent via EFT, an Automated Clearing House (ACH) notification is sent to inform you of the amount and expected date of the direct deposit. The Remittance Report located within LEAP includes a list of the members from whom we've collected premiums since the last monthly report.

- Setting up ACH is easy – we will be sending you instructions for authorizing ACH payments in a separate email.
- Please contact your financial institution and provide them the following information to authorize WEX Health, Inc. and Bancorp to initiate ACH transactions to and from your account:
 - **Origination Company Name & ID Number:**
WEX Health, Inc. — 1900058554
 - **Origination Company Name & ID Number:**
The Bancorp Bank — 1050006509

Please advise your bank that although most ACH transactions will be credits for remitted premiums, there could also be situations that require debits withdrawing funds from the account.

Eligibility Updates – Rather than sending a weekly report, you will receive a secure email with a PDF attachment each time a participant makes a change to their enrollment status. This will include all the details you need to notify your carriers. Emails will be delivered the business day following the change. If we send eligibility updates to any of your carriers, we will also transition them to the new process.

Historical Data and Documents – Your historical data and documents will not transfer to the WEX platform, but data necessary to administer your plans and all new data and documents generated after you migrate will be available to view on the platform. Should you need to access historical data or documents, please contact us for assistance.

Watch for More Information

As we move forward with this transition you will begin to receive additional instructions and educational information from our larger WEX team. Please share [this whitelist article](#) with your IT department to ensure you and your participants receive all important communications.

What Stays the Same

You can count on us to continue providing the highest level of service. Your dedicated account team and our participant services team are here to support you and your participants through this transition.

Our promise to you remains the same – we are committed to providing you with technology that makes your life easier and service that delivers.

Please let us know if we can answer any questions or be of service in any way.

Thank you for your continuing partnership!