COBRA and Direct Bill Employer Guide

WEX Employer Guide

LEAP

How to register your LEAP account

This article outlines how to register your LEAP account. To watch a video tutorial, click here.

Important: You must register your LEAP account before you can log in.

To register your LEAP account, complete the following steps:

1. Locate the unique link within the registration email you received from noreply@wexhealth.com.
2. Provide your first and last name on the registration page, and then click "Continue."
3. Create your username and password, and then click "Continue."
4. Select the desired security method you'd like to use for future logins.
5. Follow the prompts on screen to verify your account.

Once you register your account, you can navigate to the LEAP login page anytime and provide your credentials. See *How to log in to your LEAP account* for instructions.

How to log in to your LEAP account

This article outlines how to log in to your LEAP account. To watch a video tutorial, click here.

Important: You must register your LEAP account before you can log in.

To log in to your LEAP account, complete the following steps:

1. Provide your credentials on the LEAP login page.
2. Click "Log In"
3. Select the security method to verify your account and follow the prompts. This will provide a one-time passcode that should be entered to log in.

Note: After you are logged in, you can select your name in the upper right-hand corner to establish an additional security method. Your login history is also available here.

How to retrieve your username in LEAP

This article outlines how to retrieve your username in LEAP. To watch a video tutorial, click here.

To retrieve your username in LEAP, complete the following steps:

1. Navigate to the LEAP login page.
2. Click "Forgot Username?"
3. Provide your name and email address and click "Submit."

Note: You will receive a message with your username. Click "OK" and return to the LEAP login page to provide your credentials.

How to reset your password in LEAP

This article outlines how to reset your password in LEAP. To watch a video tutorial, click here.

To reset your password from the LEAP login page, complete the following steps:

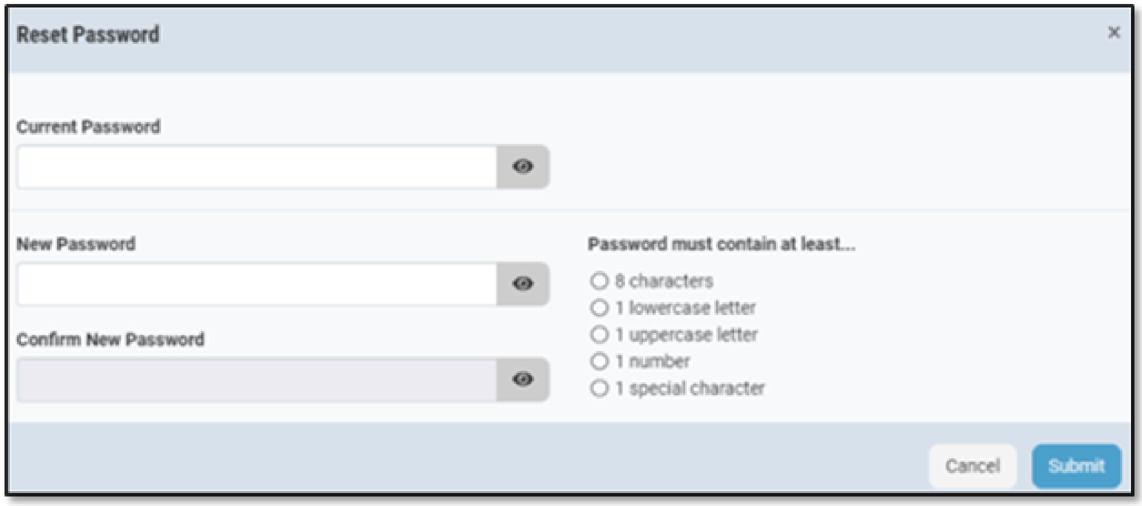
1. Navigate to the LEAP login page.
2. Click "Forgot Password?"
3. Provide your username, and click "Submit."
4. You will receive a message with a link to reset your password.
5. Provide and confirm your new password, and then click "Continue."

Note: A message will be displayed confirming your password was reset successfully. You will also receive an email confirming the change. Click "OK" and return to the LEAP login page to provide your credentials.

To reset your password while logged into LEAP, complete the following steps:

1. Click on your name in the upper right-hand corner and select "Login & User Info" from the drop-down list.
2. Click "Reset Password."

3. Provide your current password, provide and confirm your new password, and then click "Submit."



Note: A message will be displayed confirming your password was reset successfully. You will also receive an email confirming the change. Click "OK" and return to the LEAP login page to provide your credentials.

Account/Contact Updates

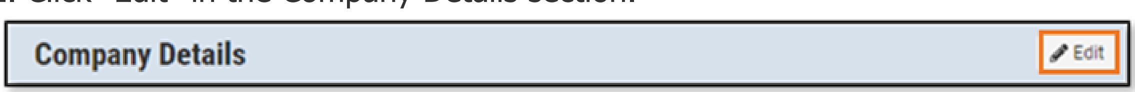
How to update your company information

This article outlines how to update your company information in LEAP.
Important

- If you're implementing plans with us for the first time, you must review your company information to ensure it's correct in our system.
- If you're changing your client name and have incoming files, ensure your file vendor has updated the company name on the file to prevent file errors.

To update your company information in LEAP, complete the following steps:

1. Navigate to the Company Details & Plans tab in the side navigation bar.
2. Click "Edit" in the Company Details section.

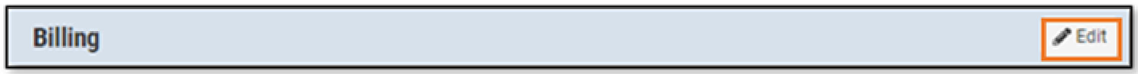


Important: Only users with the Benefits Primary Contact, COBRA Primary Contact, Billing, or Consultant contact roles have access to edit this section.
3. Provide the applicable information and click "Save."
Note: Some documentation may be sent to the physical address, including returned benefits cards and remitted COBRA premiums, if applicable. We need a physical address on file for contract notices as well.

To update your billing information in LEAP, complete the following steps:

1. Navigate to the Billing & Invoicing tab in the side navigation bar.

2. Click "Edit" in the Billing section.



Important: Only users with the Benefits Primary Contact, COBRA Primary Contact, and/or Administrative Fees Invoicing Contact roles have access to edit this section.

3. Provide the applicable information and click "Save."
Note: The Active Covered Count is the number of active employees eligible to enroll in benefits at your company. To update the count, see *How to update your COBRA Active Covered Employee Count* for instructions.

How to update your COBRA Active Covered Employee Count

This article outlines how to update your Active Covered Employee Count for COBRA in LEAP. To watch a video tutorial, click here.

Your Active Covered Employee Count is the total number of active employees currently enrolled in one or more COBRA-eligible plans offered at your company.
Note: This number generally includes anyone who would be eligible to enroll in COBRA if they were to experience a COBRA qualifying event.

To update your Active Covered Employee Count in LEAP, complete the following steps:

1. Select "Billing & Invoicing" in the side navigation bar.
Important: Access to the Billing & Invoicing app in LEAP is designated by a contact's user roles.

2. Within the Billing section, review your current covered count within the Active Covered Counts field.

3. Click the "Edit" icon in the Billing section.

4. Provide the updated count, ensure the effective date and billing address are accurate and then click "Save."

Processing times

- To ensure the next month's billing is accurate, we recommend you update the Active Covered Employee Count by the 25th of each month.
- The Active Covered Employee Count is typically processed on the 11th of each month.

Scenario	Resolution
You update your count between the 1st and the 10th of the month.	The Active Covered Employee Count is in a pending status in LEAP until the 11th.
You update your count on or after the 11th of the month.	The update will be processed within two business days.

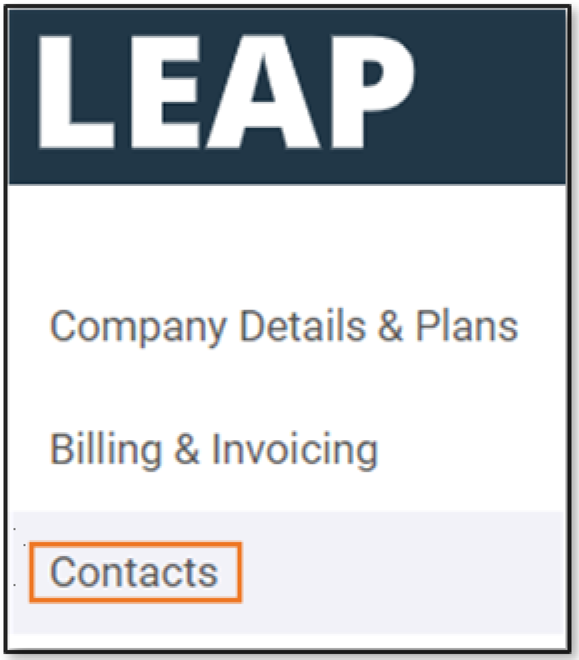
- Changes apply only to future dates. Retroactive changes cannot be made to your Active Covered Employee Count.
- If your Active Covered Employee Count is changing due to the acquisition of a new division, please submit a support case through the knowledgebase. See *How to submit a support case* for instructions.

How to add Employer contacts in LEAP

This article outlines how to add new employer contacts in LEAP.
Note: To watch a video tutorial, click here.
Important: Each employer contact must have a unique email address.

To add an employer contact in LEAP, complete the following steps:

1. Navigate to the Contacts tab in the side navigation bar.



Note: You will see a list of all contacts currently associated with your company.
2. Click "Add New Employer Contact."
3. Provide all required information.
Note: Required fields are marked with an asterisk (*).
4. Under Roles, select all roles applicable to the new contact.
Note: For more information, see *Understanding employer contact user roles*.
5. Under Administrative Access, select whether the new contact should have administration access for your company.
Note: Any changes to administration access can require up to two business days for processing.
6. Click "Save."

How to edit Employer contacts in LEAP

This article outlines how to edit existing employer contacts in LEAP.
Note: To watch a video tutorial, click here.

Important

- If you add or remove user roles for a contact, this may affect what features they can access.
- Some user roles are required and must be assigned to at least one contact. See *Understanding employer contact user roles* for more information.
- If a contact needs COBRA administration access immediately, submit a case through the knowledgebase. See *How to submit a support case* for instructions.

To edit an employer contact in LEAP, complete the following steps:

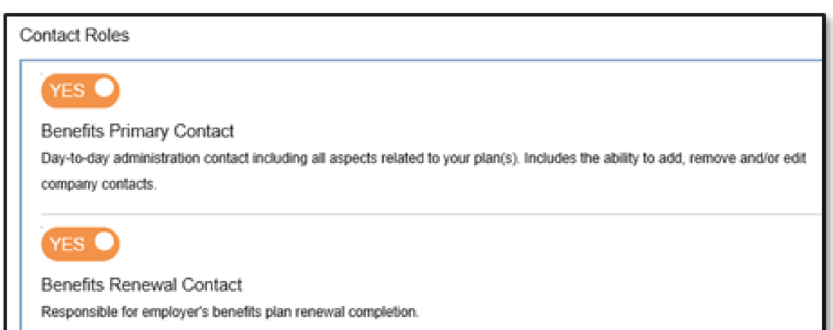
1. Navigate to the Contacts tab in the side navigation bar.
Note: You will see a list of all contacts currently associated with your company.
2. Find the contact for whom you would like to make changes by providing a first name, last name, or email address in the search field.
3. Click "Edit" next to the appropriate contact.
4. Update any applicable information and add or remove contact roles as necessary.
5. Click "Update Contact."
Note: Allow 24 hours for most access changes to be configured.

Understanding employer contact user roles

This article provides an overview of the user roles employer contacts can be assigned in LEAP. Watch this video to learn more.

When you add or edit employer contacts in LEAP, you can specify their user access and responsibilities. See *How to add employer contacts in LEAP* and *How to edit employer contacts in LEAP* for more information.

A description of each user role appears under Contact Roles. Most roles are required and must be assigned to at least one employer contact.



<table>
<tr><th>Scenario</th><th>Resolution</th></tr>
<tr><td>You remove one of the required roles from a contact.</td><td rowspan="2">You are prompted to re-assign the required role to another contact.</td></tr>
<tr><td>You delete a contact who was assigned a required role.</td></tr>
</table>

Note: Depending on your company configuration, some of the roles in the table below may not apply.

Role	Required	Description
COBRA Primary Contact	Yes	• Responsible for day-to-day COBRA administration • Able to add, edit, and remove employer contacts Note: COBRA Plan Administration Access is also selected by default.
COBRA Renewal Contact	Yes	• Responsible for completing COBRA and direct bill plan renewal
Contact Change Owner	No	• Able to add, edit, and remove employer contacts
Administrative Fees Invoicing Contact	Yes	• Responsible for reviewing monthly administrative fee invoices • Notified of Automated

		Clearing House (ACH) pulls for invoices
Bank Reconciliation Contact	Yes	• Reconciles employer bank account with our reporting
File Contact	Yes	• Authorized to assist with COBRA file processing • Notified of file errors Note: If you use a file vendor, assign this role to the vendor contact. Also include any individuals who need to be aware of file errors.
Non-Discrimination Testing Contact	Yes	• Responsible for completing non-discrimination testing
Plan Document Contact	Yes	• Responsible for completing and maintaining plan documents Note: Only one user per employer group can be assigned to this role.
General Authorized Contact	Yes	• Allowed to contact us on behalf of your company to

		obtain HIPAA information
COBRA Plan Administrative Access	No	• Updates participant information, reviews reporting details, and uploads and reviews files Note: For certain user roles, this option is selected by default.

Additional notes

- Depending on your company's needs, you can assign a single user multiple roles.
- All contacts will receive quarterly emails with information about the employee benefits we administer for your company. Additional emails may be sent to users based on their assigned roles.
- Division-only administrative access is not supported in LEAP. If you have contacts whose access must be limited to certain divisions, those contacts will need to log in to COBRA Administration directly.

Case Management

How to submit a support case

This article outlines how we can assist you with your COBRA plans using the case management tool in LEAP.

If you encounter an issue and need additional help or have a question that isn't addressed in the knowledgebase, you can submit a support case online. To view cases you've already submitted, see *How to view an existing support case*.

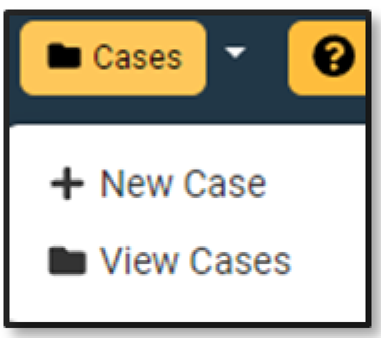
Best practices for describing support issues

- Provide as much detail as possible in the issue description. The more information you provide, the faster we can investigate and resolve your case.
- Provide any error messages or codes in the description. You could also add screenshots of the error messages or codes as attachments to the case.
- If an error message appears in LEAP, identify which page, what you were doing when the error message appeared and include any other useful details to describe the error.
  Example: "When I navigated to the Implementation tab in LEAP, I received error ID:abc123."
- If you need to include an email address, make sure there are no "<" or ">" characters around the email address.
- If you need to add an attachment to a case already created, email our Account Services team the attachment.

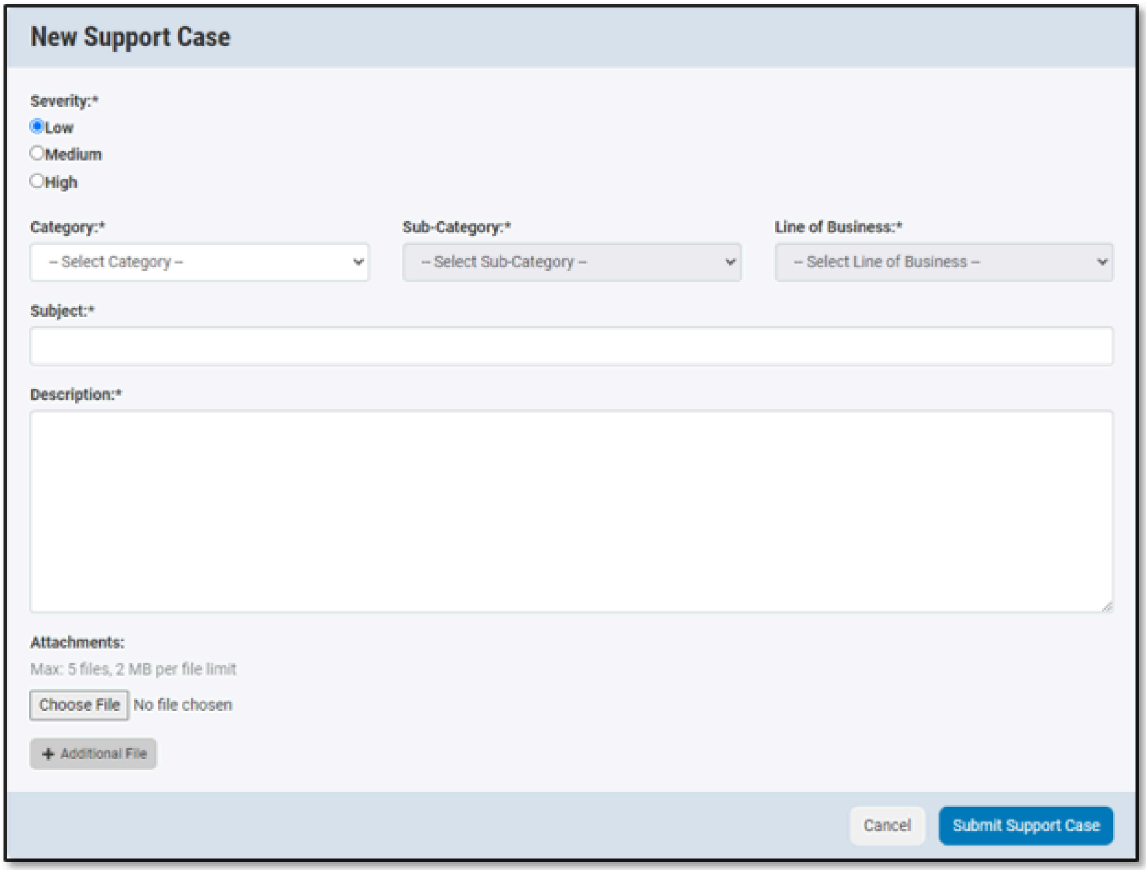
Submit a new support case

To submit a new support case, complete the following steps:

1. On the right-hand side of the top navigation bar, click "Cases."
2. Select "New Case" from the drop-down menu.



3. On the New Support Case page, complete the required fields.
Note: Required fields are marked with an asterisk (*).



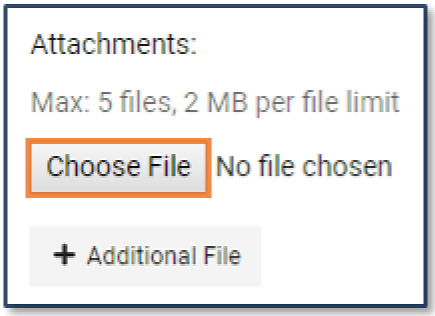
Field	Action
Severity	Using the following guidelines, select the most applicable option for your issue: • Low: The issue impacts your experience or impedes your task, but you can still work around it. • Medium: The issue prevents you from using a feature or completing a task to the fullest capacity. Some workaround is possible, but it's limited.

	• High: The issue completely prevents access to the feature or task, and little or no workaround is possible.
Category Sub-Category Line of Business	Starting with the Category, select the most applicable options for your issue from the three drop-down menus. Note: You must select a Category and Sub-Category before you can select the Line of Business. Important: When submitting a support case related to direct bill, select "COBRA" as the Line of Business.
Subject	Provide a descriptive one-sentence summary of the issue, similar to the subject heading of an email. Note: The subject line will appear in your cases list.
Description	Explain the issue you encountered, where it occurred and any error messages or codes that appeared.

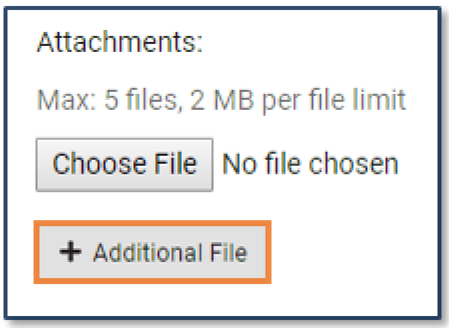
4. If you have documents associated with the support case, you can attach up to five files in the Attachments area.

Note: Each file must be 2 MB or smaller in size. Supported file types include Microsoft Word extensions (.DOC, .DOCX), Microsoft Excel extensions (.XLSX, .XLS), .TXT files and standard image files (.JPG, .PNG, .GIF.).

a. Click "Choose File" and select your file.

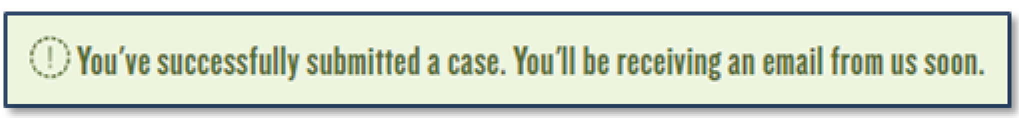


b. Click "Open" to attach the file to your case.
Note: If you have multiple files, click "Additional File" to add additional files. Repeat steps A and B.



5. Review all the information you provided to ensure it’s accurate and click "Submit Support Case."

6. After the case is submitted, the following confirmation message will appear and you'll see the new case in your cases list.



Note: You should receive an email within 24 hours.

Known error messages when submitting a case

Error message	Action

"The application has encountered an unknown error. Please go back and try again."	Return to the New/Edit Support Case page. Make sure there are no "<" or ">" characters in your description. These characters can interfere with case submission.
"There is a temporary issue showing all of your case information. Please check back again later."	Your new case was submitted successfully, but there's a minor delay with viewing your open and/or resolved cases at the current time. If you need to view an open or resolved case, log in to LEAP again later. Otherwise, you'll receive a confirmation email for your new case within 24 hours of submission.

How to view an existing support case

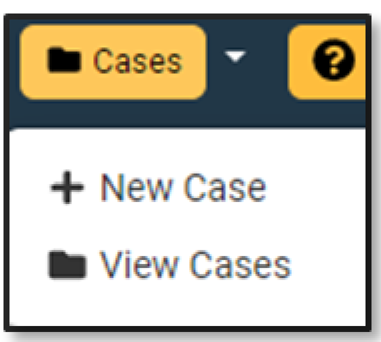
This article outlines how to view or update an existing support case using the case management tool in LEAP. To submit a new support case, see *How to submit a support case*.

You can view open and resolved support cases in the case management tool. Most users can view only the support cases you've submitted. Consultants, Benefits Primary contacts and COBRA Primary contacts can view all support cases submitted for you.

View or update an open support case

To access an open support case, complete the following steps:

1. On the right-hand side of the top navigation bar, click "Cases."
2. Select "View Cases" from the drop-down menu to access a list of open cases.



Note: Cases are sorted by date updated, with the most recently updated case appearing first. To sort cases in the list, click a header to toggle between ascending or descending order.

3. Select the Case # to view your case.
4. Review the information in the case notes.

Note: All communications about your case appear as notes, including the date posted, the user and the comment.

5. To update the case, click "Add Note," provide your comment or response and click "Add."

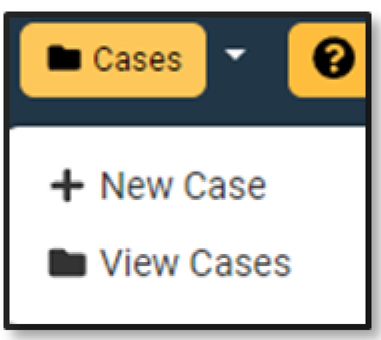
View or update a closed support case

When a support case is resolved, it's archived in the Resolved Cases list. You can access this list and view the history of all resolved cases. You can also reopen a case.

Scenario	Resolution
You want to reopen a case that's been closed for more than 30 days.	The case can't be reopened. Submit a new case and reference the closed case.

To access a closed support case, complete the following steps:

1. On the right-hand side of the top navigation bar, click "Cases."
2. Select "View Cases" from the drop-down menu.



3. Click "Resolved Cases" to view the list of closed cases.

Note: Cases are sorted by date updated, with the most recently updated case appearing first. To sort cases in the list, click a header to toggle between ascending or descending order.

4. Select the Case # to view your case.

5. Review information in the case notes.
Note: All communications about your case appear as notes, including the date posted, the user and the comment.

If a support case has been resolved, but you're still having difficulty with the same issue, you can open the case again. To reopen the case, follow these additional steps:

1. Click "Reopen Case."
2. When a dialog box opens, provide as much detail as possible about why you want to reopen your case.
   Example: You're receiving the same error message again.
3. Click "Reopen Case" to submit your request.

Administrative Invoices

How to view your invoice online

This article outlines how to view COBRA and Direct Bill invoices in LEAP.

Invoices generate on the 5th business day of the month.

Note: Only designated primary and billing contacts for your company can access invoices online. To change primary or billing contacts, you can edit user roles. See *How to edit employer contacts in LEAP* for instructions.

To view an invoice in LEAP, complete the following steps:

1. Select Billing & Invoicing from the side navigation bar to see a list of all available invoices up to the last 12 months.

2. To view an invoice, select it from the list.

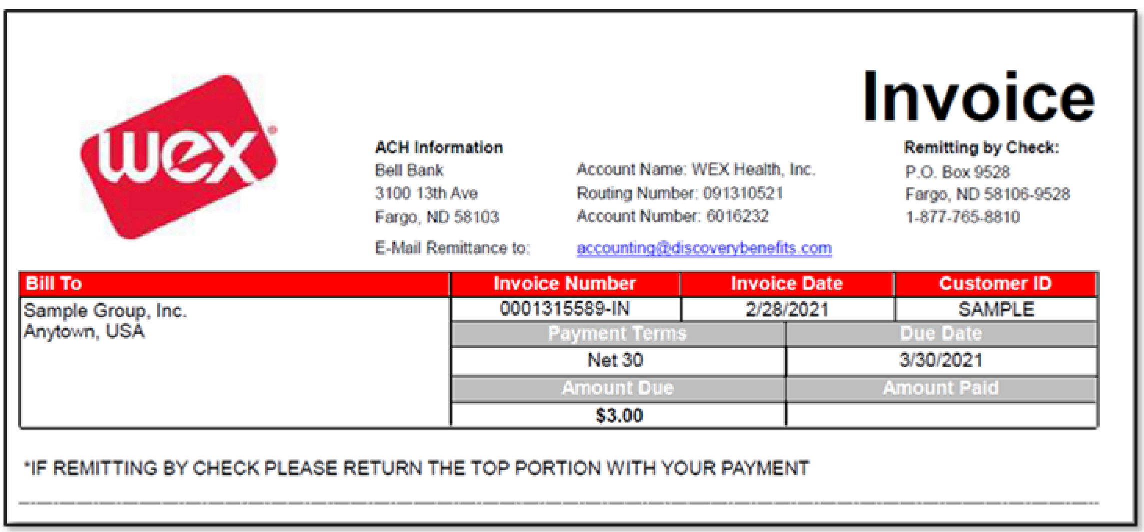
Note: You can download, save, and print the invoice.

3. Your invoice will appear. For details on how to read your invoice, see *Understanding your administrative fee invoice*.

Understanding your administrative fee invoice

This article explains the different sections of your administrative fee invoice. Watch this video to learn more.

Top portion
The top portion of your invoice provides a general overview, including the amount due, due date, and available payment methods.



Invoice

ACH Information
Bell Bank
3100 13th Ave
Fargo, ND 58103

Account Name: WEX Health, Inc.
Routing Number: 091310521
Account Number: 6016232

Remitting by Check:
P.O. Box 9528
Fargo, ND 58106-9528
1-877-765-8810

E-Mail Remittance to: accounting@discoverybenefits.com

Bill To	Invoice Number	Invoice Date	Customer ID
Sample Group, Inc. Anytown, USA	0001315589-IN	2/28/2021	SAMPLE
	Payment Terms		Due Date
	Net 30		3/30/2021
	Amount Due		Amount Paid
	$3.00		

*IF REMITTING BY CHECK PLEASE RETURN THE TOP PORTION WITH YOUR PAYMENT

- Bill To: Billing address on file
  Note: If you need to update this address, see *How to update your company information* for instructions.

- Invoice Number: Unique number assigned to invoice
  Note: This number will be different for each monthly invoice.
- Invoice Date: Last day of month billed
- Customer ID: Unique identification number for your company in our system
- Payment Terms: Payment method selected by your company

Payment method	**Details**	**Notes**
ACH approx. 25th of month	- Your company pays via Automated Clearing House (ACH) deductions. - Funds are pulled from your bank account on approximately the 25th of the month.	The ACH information at the top of the invoice is for reference only.
Net 30	- Your company pays via check. - Payment is due by the due date indicated on the invoice.	1. Add your Invoice Number to the memo line of your check. Note: You can find the Invoice Number at the top of your invoice next to the Invoice Date. 2. Include the amount of your payment in the Amount Paid field. 3. Mail the top portion of the invoice along with your check to the following address: WEX Health, Inc. P.O. Box 9528 Fargo, ND 58106-9528

- Due Date: Date payment is due
- Amount Due: Total amount due for invoice period
- Amount Paid: Amount of your payment (if remitting by check)
  Note: Include the top portion of the invoice with your check.

Bottom portion

The bottom portion of your invoice itemizes the products and services for which your company is being billed during the invoice period.

- Quantity: Number of units
  - Example: If you have 30 participants enrolled in a flexible spending account (FSA), the number of units for that line item is 30.

Scenario	Resolution
Your covered employee count for COBRA services is incorrect, and you pay via check.	Note the correct count on the invoice and adjust the amount of your payment accordingly.
Your covered employee count for COBRA services is incorrect, and you pay via Automated Clearing House (ACH).	Contact WEX to update the count before the funds pull from your account.
You have Reimbursement Accounts.	Terminated participants appear on the invoice detail through the end of their termination run-out period. Retroactive terminations will be included in the invoice.

- Item: Internal system code for product or service
- Description: Brief description of product or service
- Price: Dollar amount billed to your company per unit for product or service

- Amount: Total amount due for each product or service
  Note: The amount is calculated by multiplying the quantity of the item by the price.
- Total Invoice Amount: Total amount due for all products and services included on invoice
- Sales Tax: Applicable state sales tax applied
- Payment/Credit Memo Applied: Any pre-payments or credits applied to invoice
  Note: This amount is deducted from the total invoice amount. Your company is responsible for paying the amount listed in the Total Due field.
- Total Due: Final amount due for invoice period
  Note: This amount matches the Amount Due field in the top portion of your invoice.

Footer
The following notes can be found under the itemized portion of your invoice.

- Notice to COBRA Clients: Explains definition of covered employees under COBRA regulations

Administrative fee invoice timing

This article explains the timing of administrative fee invoices.
Important

- If you are associated with multiple groups, you can only access invoices for the group you are currently viewing.
- Combined invoices are unavailable.
- Consultant access to invoices is not supported.

Invoice timing
We send emails regarding administrative fees on the fifth business day of each month to your designated billing contacts.
Invoices list the fees incurred by your company during the previous month. The following scenarios show the timing of invoices for the month of January.
Note: Depending on your plan(s) and payment type, not all scenarios will apply.

Scenario	Date	Action
Your COBRA administrative fees are based on the number of covered active employees.	1/10	Update us with the correct monthly count no later than this date.
Your COBRA administrative fees are based on the number of pages of COBRA notifications mailed or the number of active direct bill members.	2/1	Counts are pulled from LEAP.
You offer COBRA and/or Direct Bill	2/5	Invoices are prepared.
You offer COBRA and/or Direct Bill	2/6	Invoices are emailed to billing contacts throughout the day and are available to view in LEAP. See *How to view your invoice online* for more information.
You pay via Automated Clearing House (ACH) withdrawals.	2/20	ACH email notifications are sent.

You pay via ACH withdrawals.	2/25	Your bank account is automatically debited for the invoiced amount.
You send payment via check.	3/3	Your January payment is due. Note: The invoiced amount is due 30 days after the Invoice Date indicated on your invoice. The Due Date field lists the date by which to send the check.

Note: The timing of emails may vary depending on weekends and holidays.

COBRA

How to find a COBRA member's account

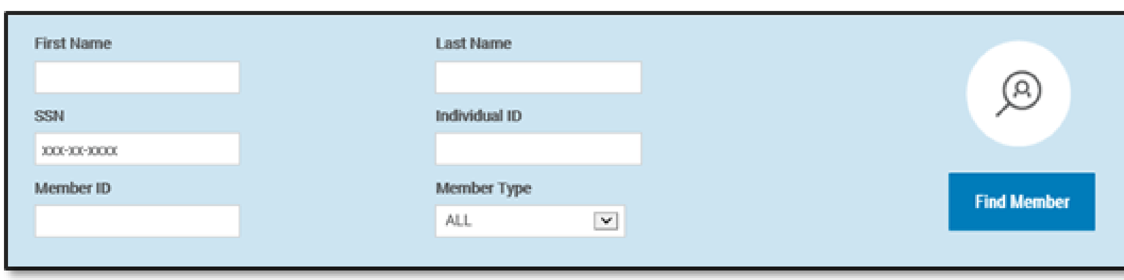
This article outlines how to find a COBRA member's account in LEAP.
Note: To watch a video tutorial, click here.
To find a member's account in LEAP, complete the following steps:

1. Select the COBRA Administration app in the side navigation bar.
Important: Access to the COBRA Administration app in LEAP is designated by a contact's user roles.
2. Provide the member's first name, last name and SSN or member ID in the appropriate fields under the Find Member section of the home page.

3. Click "Find Member."

4. Access the member's account information by clicking on his or her name.

5. Review the member's account information by selecting the applicable tab in the side navigation bar. Tabs to review include:
   - Profile: Contains a summary of the member's demographic and event information.
   - Plans & Bundles: Contains the member's plan offerings and enrollment status.
   - Dependents: Contains information about immediate family members (spouse or a child) who receive insurance benefits under the member's plan(s).
   - Subsidies: Contains information about all or a portion of a member's premium that is being paid by an agreement such as a severance or benefits package.
   - Payments: Provides a listing of all payments posted to the member's account.
   - Premiums Paid: Lists a summary of all premiums paid.
   - Premiums Due: Lists the member's upcoming unpaid premiums through the end of their plan.



   - Letter Inserts: Contains a list of optional state inserts. You will see a check mark next to any insert sent to the member with their Specific Rights Notice.
   - Letter Attachments: Contains any optional letter attachments that could be added on a member level. Most letter attachments are included on a client or divisional level and therefore, in most cases, this section will be blank.

- Communications: Contains a listing of all letters sent to the member. You can see the date and time the letter was sent, the type of letter and the description of the letter. You can also view the letter by selecting the applicable notice.

COBRA qualifying events

This article outlines which events are considered COBRA qualifying events. Watch this video to learn more.

Qualifying events are certain triggering events that result in a loss of group health coverage. The type of qualifying event determines who the qualified beneficiaries (QBs) are and how long they're eligible to continue coverage through COBRA.

Qualifying events for employees and dependents (18 months)

- Voluntary or involuntary termination of employment (for reasons other than gross misconduct)
- Reduction in hours of employment (e.g., full-time to part-time)

Qualifying events for dependents only (36 months)

- Death of covered employee
- Divorce or legal separation from covered employee
- Covered employees becoming enrolled in Medicare
- Loss of dependent child status under plan rules (e.g., child reaches age at which no longer legally covered by plan)

Note: Voluntarily dropping or canceling coverage isn't a qualifying event.

Terminating active employee coverage

Active employee coverage is either terminated the day of the qualifying event or at the end of the month the event occurred.

Scenario	Resolution
John terminates from your company on January 20th.	If active employee coverage is terminated the day of the event, John’s first day of COBRA would be January 21st. If active employee coverage is terminated at the end of the month, John’s first day of COBRA would be February 1st.

Note: If you offer a flexible spending account (FSA), review your plan documents to determine if the plan termination type is end of month or event date.

How to add a qualified beneficiary (QB)

This article outlines how to add a qualified beneficiary (QB) in LEAP.
Note: To watch a video tutorial, click here.

If you need to add a member already enrolled in COBRA when transitioning to WEX, see *How to add a COBRA continuant* for instructions.

Scenario	Action
You are adding a member due to a dependent event (e.g., death of employee, divorce, dependent aging off a plan, etc.).	Use the dependent’s information when adding the QB. Note: Additional information regarding dependent events is included in steps 4-6 below.

Important

- Ensure you have all necessary information available when you begin adding a member. You must complete all required fields before you exit the account as you cannot make updates once you exit.
- Social security number (SSN), date of birth (DOB), and gender are needed for dependents.

- If you choose a coverage level other than Employee Only for a member's plan, you must add at least one dependent on that plan.
- Dependents can only enroll in the same plan(s) in which the member was actively enrolled.

To add a QB in LEAP, complete the following steps:

1. Select the COBRA employer portal in the side navigation bar.
<u>Important</u>: Access to the COBRA employer portal in LEAP is designated by a contact's user roles.

2. Select "Members" in the navigation pane and click "Add Member."

3. Under Qualified Beneficiary, click "Select."

4. Under Profile Information, provide the required member information and click "Next."
<u>Notes</u>
   - Required fields are marked with an asterisk (*).
   - For dependent events, ensure the dependent's information is being added. The employee is not being offered COBRA for this event, so they are not a QB.
   - For the Gender field, select "Undisclosed" from the drop-down list, if applicable, and ensure your carrier accepts this option.
   - For international addresses:
     - The City and State fields allow up to 50 characters, along with a mix of letters and numbers to accommodate a variety of international addresses.
     - The Zip field is limited to 35 characters but allows a mix of letters and numbers.
     - While typically left blank for a U.S. address, the Country field is required when adding an international address. The field must be completed with the name of the country, using up to 50 characters and a mix of letters and numbers.

5. Under Employee Information, provide the required member information and click "Next."
<u>Note</u>: Leave the fields with auto-populated data as their default values.

- Tobacco Use: Leave as unknown unless you wish to specify if a member uses tobacco.
- Employee Type: Leave as unknown unless you wish to specify from the drop-down list.
- Payroll Type: Leave as unknown unless you wish to specify from the drop-down list.
- Premium Coupon Type: Leave as Coupon Book unless you would like a premium notice sent out.
  Note: Please contact us if you would like more information on different coupon options. Additional fees may apply.
- Event Category:
  - For employee events, select "Employee."
  - For dependent events, select "Dependent" and then the applicable event. Additional fields will populate to add the employee's information.
- Event Type: Select the event type.
- Event Date: Add the date of the event.
- Date of Hire/Enrollment Date: Add the date the member was hired with the company or enrolled in active plans.
- Has this member already been offered COBRA: Select "no" if this is a new COBRA member. If the member already was offered COBRA, see *How to add a COBRA continuant* to complete the additional populated fiends.

6. Adding Plans for QB:

When adding plans for any currently enrolled COBRA members, please be sure to first enter in the WEX effective date (09/01/2025) at the top of the Plans screen. This step is necessary in order for selectable plans to populate in the drop down menu.

Now that plans are visible, under Plan Information, click "Add Plan" and provide the information outlined below in the appropriate fields before clicking "Save."

- Plan or Bundle: Select "Plan" unless bundled with other plans.
- Plan: Select applicable plan in which member was enrolled while on active benefits.

- Coverage Level: Select applicable coverage level in which member was enrolled while on active benefits**.**
- First Day of Coverage: This date automatically populates based on information already added and is determined based on federal regulations.

Important: Click "Insert" after selecting a plan.

Scenario	**Action**
You select a plan with member-specific rates.	1) Click "Add Rate." 2) Provide the start date as the date we will begin collecting premiums from the member. 3) Provide the rate amount, click "Add," and then "Save."
You select a units-based life insurance plan.	Provide the number of units of life insurance the member had as an active employee. Note: Typically a unit consists of $1,000 of coverage.
You are adding a member due to a dependent event.	Select "QB Only" as the coverage level.

a. Repeat the previous step for all plans in which the member is enrolled.
Important: Ensure all applicable plans are added. A Specific Rights Notice (SRN) will be mailed the following business day as long as at least one plan has been added to the member's account. A notice won't be generated if no plans are added.

b. When finished, click "Save & Continue."

7. If you have one or more dependents to add, see *How to add a dependent to a COBRA member's account* for instructions. If you do not have dependents to add, click "Save & Continue."

8. Under Subsidies, add any subsidies that apply to the plan (if the company is paying for part or all of the member's premiums).

    a. Click "Add Subsidy Schedule" and provide the subsidy information.

    b. Click "Add" to continue, followed by "Save & Continue."

Note: You will need to add a separate subsidy to each applicable plan. For more information, see *How to add a subsidy in a COBRA member's account*. If you do not have subsidies to add, click "Save & Continue."

9. Under Letter Insert, select the appropriate state continuation letter, if applicable, and click "Save & Continue."

10. To save the member account, click "Add Member" under Letter Attachments.

Additional notes

- Once you add a QB in LEAP, paperwork will be generated overnight and mailed to the member the following business day via USPS. Standard mailing times apply.
- To download and view a PDF copy of the notices that generate the following business day, pull up the member's account and click "Communications."

How to add a COBRA Continuant

This article outlines how to add a COBRA continuant in LEAP when transitioning your COBRA administration to WEX.

To watch a video tutorial, click here.

Important

- In order to complete these steps, you will need the following information:
    - Specific Rights Notice print date

    - Election form submittal date
    - Next premium due date
    - Social security number (SSN), date of birth, gender, and address for dependents
      Note: The available options for gender are male, female, and undisclosed.
- You must complete all required fields before you exit the account as you cannot make updates once you exit.
- If you choose a coverage level other than Employee Only for a member's plan, you must add at least one dependent on that plan.
- Only enroll members and their dependents in the same plan(s) in which they were actively enrolled.

To add a COBRA continuant in LEAP, complete the following steps:

1. Select the employer portal in the side navigation bar.

Important: Access to the employer portal in LEAP is designated by a contact's user roles.

2. Select "Members" in the navigation pane and click "Add Member."
3. Under Qualified Beneficiary, click "Next."
4. Under Profile Information, provide the required member information and click "Next."

Note: Required fields are marked with an asterisk (*).

5. Under Employee Information, provide the required member information and click "Next."

Note: Leave the fields with auto-populated data as their default values.

a. Select "Yes" when asked if the member has already been offered COBRA.

b. Provide the date the Specific Rights Notice was printed.

Note: If you do not know the exact date, default to 10 days after the qualifying event date.

c. Select "Yes" when asked if the member has elected.

d. Provide the date the election form was submitted.

Note: If you do not know the exact date, default to 20 days after the qualifying event date.

e. Provide the next premium due date.

f. Verify the checkboxes are correct.

Note: The two boxes checked by default indicate to send the takeover letter to notify the member we are the new COBRA administrator and that a conversion letter was already sent.

Scenario	Action
A member has not received their conversion letter.	Uncheck the box that the letter was already sent to ensure we send it approximately six months prior to the member's coverage end date.

6. Under Plan Information, click "Add Plan" and provide the information outlined below in the appropriate fields before clicking "Save."

Scenario	Action
You have a plan that is bundled with another plan in the platform (e.g., prescription bundled with medical).	Select "Bundle" at the top of the Plans section. Note: If Bundle is not selected first, no plans will appear in the Bundle drop-down field.

Important: When adding a plan, you must first provide the start date before any plans or bundles will populate in the drop-down list. The start date is your effective date with WEX.

- Plan: Select applicable plan or bundle in which member is enrolled.
- Coverage Level: Select applicable coverage level in which member is enrolled.
- Start Date: Provide the date we will begin collecting premiums from the member.
- First Day of Coverage: This date automatically populates based on information already entered and is determined based on federal regulations.

Scenario	Action
You select a plan with member-specific rates.	1) Click "Add Rate." 2) Provide the start date as the date we will begin collecting premiums from the member. 3) Provide the rate amount and click "Add" and then "Save."

a. Repeat the previous step for all plans in which the member is enrolled.
b. When finished, click "Save & Continue."

7. If you have one or more dependents to add, see *How to add a dependent to a COBRA member's account* for instructions. If you do not have dependents to add, click "Save & Continue."

8. Under Subsidies, add any subsidies that apply to the plan (if the company is paying for part or all of the member's premiums).
a. Click "Add Subsidy Schedule" and provide the subsidy information.
b. Click "Add" to continue, followed by "Save & Continue."

Note: You will need to add a separate subsidy to each applicable plan. For more information, see *How to add a subsidy in a COBRA member's account.* If you do not have subsidies to add, click "Save & Continue."

9. Under Letter Insert, click "Save & Continue."

10. To save the member account, click "Add Member" under Letter Attachments.

Additional notes

- Once you add a COBRA continuant in LEAP, paperwork will be generated overnight and mailed to the member the following business day via USPS. Standard mailing times apply.
- To download and view a PDF copy of the notices that generate the following business day, pull up the member's account and click "Communications."

How to add a new hire member

This article outlines how to add a new or current employee who is newly enrolled in COBRA-eligible plans in LEAP.

Note: To watch a video tutorial, click here.

To add a new hire member in LEAP, complete the following steps:

1. Select the COBRA employer portal in the side navigation bar.
Important: Access to the COBRA employer portal in LEAP is designated by a contact's user roles.

2. Select the Members option in the navigation pane and click "Add Member."

3. Under New Hire, click "Select."

4. Under Enter Profile Information, provide the required information and click "Add Member."
Note: The General Rights Notice (GRN) is mailed the following business day.

Additional notes

- Required fields are marked with an asterisk (*).
    - For the Gender field, select "Undisclosed" from the drop-down list, if applicable, and ensure your carrier accepts this option.
- Leave the fields with auto-populated data as their default values.
    - Use "& Family" Addressing for Mailings: Only clear this box if the new hire member is enrolling in employee-only coverage and will not be adding family members at any point.
- Unchecked not required fields:
    - Has waived all coverage: Checking this box is rare. Only check the box if you are entering a member who has currently waived all active coverage.
    - Do you want to enter HIPAA Certification Information?: Leave the box unchecked. The Affordable Care Act (ACA) requires insurers to cover pre-existing conditions. WEX does not provide HIPAA certification notices as they are no longer applicable.
- To convert a new hire to a qualified beneficiary, see *How to convert a new hire to a qualified beneficiary (QB)*.

How to convert a new hire to a qualified beneficiary (QB)

This article outlines how to convert a previously entered new hire to a qualified beneficiary (QB) in LEAP.

Note: To watch a video tutorial, click here.

To convert a new hire to a QB in LEAP, complete the following steps:

1. Select the COBRA Administration app in the side navigation bar.
Important: Access to the COBRA Administration app in LEAP is designated by a contact’s user roles.
2. Select the Members option in the navigation pane and click "Find Member."
3. Search for and select the new hire member’s name to open his or her account.
4. Select Actions in the navigation pane under Members > Individual Member.
5. Click "Clone New Hire to Qualified Beneficiary."
6. Click "OK" when asked to confirm the mailing address.

7. Under Enter Profile Information, verify all member information is up-to-date and add any additional information required. Click "Next."
Note: Required fields are marked with an asterisk (*).
8. Under Enter Employee Information, provide the required member information.
Note: Leave the fields with auto-populated data as their default values.
    a. Select No when asked if this member has already been offered COBRA.
    b. Click "Save & Continue."
9. Under Enter Plan Information, click "Add Plan" and provide the information outlined below in the appropriate fields before clicking "Save."

- Plan or Bundle: Select Plan unless bundled with other plans.
- Plan: Select applicable plan member was enrolled in while on active benefits.
- Coverage Level: Select applicable coverage level member was enrolled in while on active benefits.
- First Day of Coverage: This date populates based on information already entered and is determined based on federal regulations.

Scenario	**Action**
You select a plan with member-specific rates.	1) Click "Add Rate." 2) Enter the Start Date as the date WEX will begin collecting premiums from the member. 3) Type the rate amount and click "Add" and then "Save."

    a. Repeat the previous step for all plans applicable to the member.
    b. When finished, click "Save & Continue."

10. If applicable, click "Add Dependent" under Dependents.
    a. Enter the Start Date as the date DBI will begin collecting premiums from the member.
    b. Under Available Dependent Plan(s), select the applicable plans to add the dependent on those plans. Click "Add Selected Dependent Plan(s)" and then "Save."

c. Repeat the previous step for all dependents and click "Save & Continue."

Note: If you don't have dependents to add, click "Save & Continue."

11. Under Subsidies, add any subsidies that apply to the plan (if the company is paying for part or all of a member's premiums).

a. Click "Add Subsidy Schedule" and provide subsidy information.

b. Click "Add" to continue, followed by "Save & Continue."

Note: You'll need to add a separate subsidy to each applicable plan. For more information, see *How to add a subsidy in a COBRA member's account*.

If you don't have a subsidy to add, click "Save & Continue."

12. Under Letter Insert, click "Save & Continue."

13. To save the member account, click "Add Member" under Letter Attachments.

Additional notes

- Once you add a QB in LEAP, paperwork will be generated overnight and mailed to the member the following business day via USPS. Standard mailing times apply.
- To download and view a PDF copy of the notices that generate the following business day, locate the member's account and click "Communications."

How to add a dependent to a COBRA member's account

This article outlines how to add a dependent to a qualified beneficiary's (QB's) or COBRA continuant's account in LEAP.

To watch a video tutorial, click here.

Important

- You can only add dependents when creating an account, not after the account has already been created. See *How to add a qualified beneficiary (QB)* or *How to add a COBRA continuant* to begin the process of creating an account.

- In order to complete these steps, you will need the following dependent information:
  - Social security number
  - Date of birth
  - Gender (Female, Male, or Undisclosed)
  - Address

To add a dependent to a COBRA member account in LEAP, complete the following steps:

1. Click “Add Dependent” under Dependents.
2. Select the relationship type from the drop-down list.
3. Provide the dependent’s first and last name.
4. Provide the dependent’s social security number, date of birth and gender.
Important: While these fields are not required, we strongly recommend you complete them to help ensure carriers update coverage for the correct individuals. If a carrier requires this demographic information, the QB will receive a Missing Demographic Letter requesting that they call and provide this information to us. Gender is a required field for age-rated and gender-based plans.

Scenario	**Resolution**
You are adding a member, but do not have their gender information.	Select "Undisclosed" from the drop-down list if the carrier accepts that option.

5. Verify the plan start date is correct.
Important: This date must be on or after the plan start date indicated for the member in order for plans to be listed for the dependent.

6. Verify the dependent’s address is correct.
Note: The member’s address is the default.

Scenario	**Resolution**

The dependent's COBRA paperwork should be mailed to a different address than the member's.	Uncheck the box that indicates the dependent's address is the same as the member's and provide the correct address for the dependent.

7. Select which plans should be offered to the dependent.

Scenario	**Resolution**
The plans are not listed.	Go back and verify the plan start dates for the member and dependent are correct. If the plans still are not listed, contact us for assistance.

8. Click "Add Selected Dependent Plan(s)."
Important: This step ensures the plans are added for the dependent.
9. View the plans you selected under Added Dependent Plan(s).
10. Click "Save" to add the dependent to the account.
11. View the message that confirms you successfully added the dependent.
12. Repeat these steps for each dependent you want to add.
13. Complete the process of adding the member

How to add a subsidy in a COBRA member's account

This article outlines how to add a subsidy in a COBRA member's account in LEAP if your company is paying for all or part of the premiums.
Note: To watch a video tutorial, click here.

You will need the following information to complete the process:

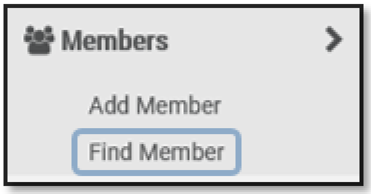
- Subsidy start and end dates

- Subsidy amounts for each plan
  Example: 50% of monthly medical premium, 25% of monthly dental premium, and $10 per month for vision premium

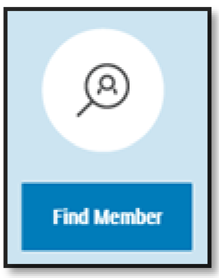
To add a subsidy in LEAP, complete the following steps:

1. Navigate to the employer portal in the side navigation bar.
Important: Access to the employer portal in LEAP is designated by a contact's user roles.

2. Select "Members" in the navigation pane and click "Find Member."

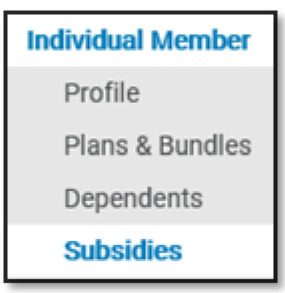


3. Search for the member you are looking for and click "Find Member."



4. Select the member's name in the list to open their account record.

5. Click the "Subsidies" link in the member's account.

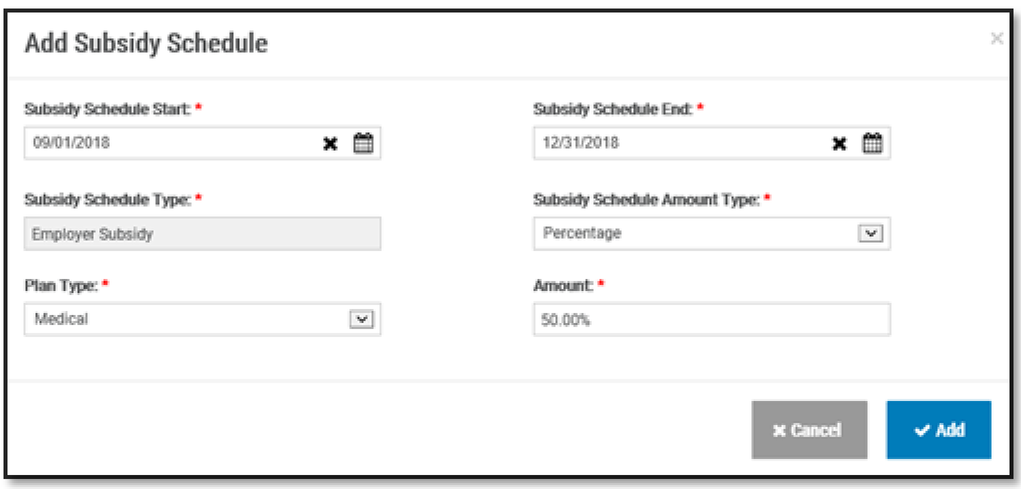


6. Click “Add Subsidy Schedule.”

7. In the Subsidy Schedule section, provide information in the appropriate fields.

Notes

- Required fields are marked with an asterisk (*). You must add a separate subsidy record for each plan type.
- If you have bundled plans, a separate subsidy record needs to be added for each plan in the bundle. If a plan has a $0 rate, a subsidy doesn't need to be added for that plan.



Note: We highly recommend subsidies start on the first day of the month and end on the last day of the month. Subsidies that end mid-month often cause confusion for members and result in non-payment and loss of coverage.

8. Click “Add” to submit.

Note: After you add a subsidy schedule, paperwork is automatically mailed to the member the following business day. If you have questions about a subsidy, contact us the same day for assistance.

How to update a subsidy in a COBRA member's account

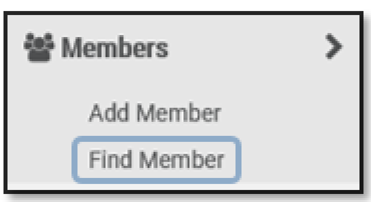
This article outlines how to edit or remove a subsidy in a COBRA member's account in LEAP if your company has been paying for all or part of the premiums.
Note: To watch a video tutorial, click here.

Scenario	Action
You are updating a subsidy start date retroactively and premiums have already been applied to the account.	To allocate the premium funds accurately, you must delete the subsidy entirely and add it again. See *How to add a subsidy in a COBRA member's account* for instructions.

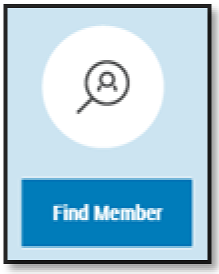
To update a subsidy in LEAP, complete the following steps:

1. Select the COBRA employer portal in the side navigation bar.
Important: Access to the COBRA employer portal in LEAP is designated by a contact's user roles.

2. Select "Members" in the navigation pane and click "Find Member."

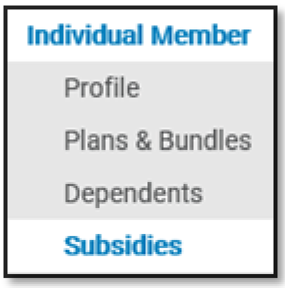


3. Search for the member you are looking for and click "Find Member."



4. Select the member's name in the list to open their account record.

5. Click the "Subsidies" link in the member's account.

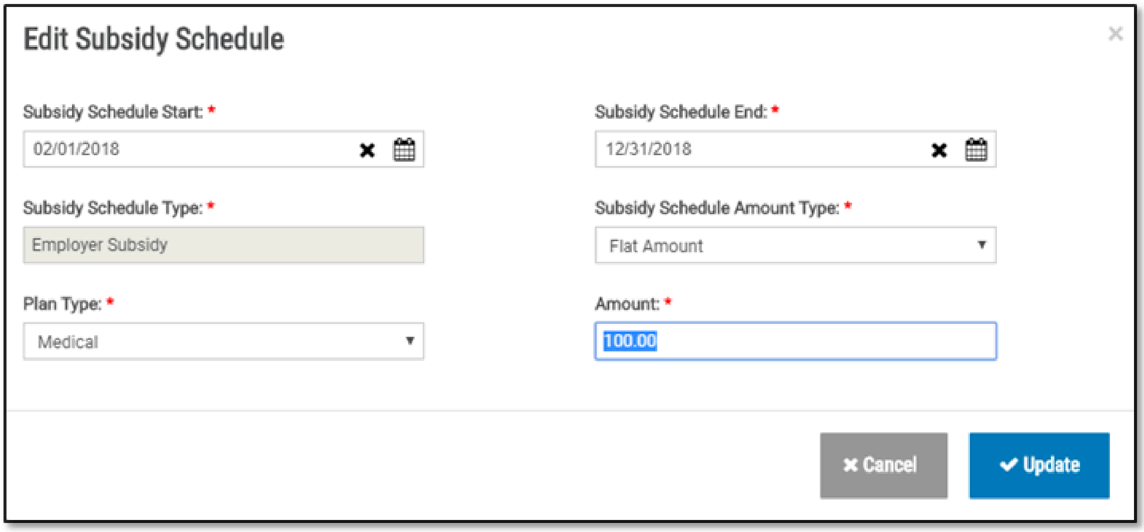


To edit a subsidy, complete steps 6-8. To remove a subsidy, complete step 9.

6. Click "Edit" next to the subsidy you want to change.

7. Update fields as needed in the Subsidy Schedule section.

Note: Required fields are marked with an asterisk (*). Fields that are grayed out cannot be edited.



Scenario	Action
You are updating a flat-rate subsidy as part of renewal.	1) Change the date in the Subsidy Schedule End field to the last day of the current plan year. 2) Add a new subsidy schedule for each applicable plan type for the new plan year. See *How to add a subsidy in a COBRA member's account* for instructions.

Note: We highly recommend subsidies start on the first day of the month and end on the last day of the month. Subsidies that end mid-month often cause confusion for members and result in non-payment and loss of coverage.

8. Click "Update."
Note: After you update a subsidy schedule, paperwork is automatically mailed to the member the following business day. If you have questions

about a subsidy, contact us the same day for assistance.

9. Click “Delete” next to the subsidy you want to remove.

Subsidy Amount Type	Amount	
Percentage	100.00%	Edit Delete

Scenario	Resolution
You are removing a subsidy retroactively.	This may affect coverage. Contact us to discuss potential impact and next steps.

Direct Bill

Understanding Direct Bill

This article explains direct bill and provides examples of direct bill members.

Watch this video to learn more.

In addition to COBRA administration, we provide non-COBRA billing and administrative services for clients. Non-COBRA members are referred to as direct bill members. Direct bill is a service we offer to monitor and collect employee premiums on your behalf in lieu of payroll deductions. We compile these premiums and remit them to you monthly.

Important

- Direct bill is not COBRA, so COBRA regulations do not apply to the configuration or administrative processes for Direct Bill. However, the Direct Bill plans may be subject to COBRA regulations.
- As with any plan offering, please consult with your legal counsel, tax advisor and benefits attorney.

Direct bill members

Direct bill members commonly include retirees or employees on leave who maintain their benefits but aren't being issued paychecks from which to deduct their premiums.

- Furloughed employees: When employees are on a furlough, or temporary leave, due to special needs of the employer, you may need to collect employee premium payments.
- Retirees: As part of employee retirement benefits, an employer may offer retirees the option to remain enrolled in a special group health plan. A portion of the premium payment may be satisfied by the employer, and we collect the remaining amount due from the retirees.
- Employees on a leave of absence: When employees go on a leave of absence, the employer is sometimes obligated to preserve the employees' job for a specific period of time. Since employees likely aren't paid while away from work, we collect premium payments from them during the leave of absence.
- Independent contractors: A company may bring in temporary sub-contractors to assist with a specialized task or project. For the duration of the contract, workers are often offered coverage under the company's group health plan. We collect the workers' premium payments since they are contract workers and not permanent employees.

Billing

Most direct bill members are paying for some type of group health coverage. Payments are due on the first of each month unless otherwise specified. Custom billing frequencies may be available to direct bill members, depending on your plan design.

Notifications

Notifications are automatically mailed to direct bill members. If a member chooses to opt in to emailed communications instead, they can do so in the Preferences tab and Communications sub-tab of the online account. If an email is unable to be delivered, we will resend the notification via mail and adjust all subsequent notifications to send via mail.

COBRA qualifying events

Scenario	Resolution
A qualifying event occurs for a direct bill member who is an active employee or for the spouse or dependent of that member.	You are obligated to notify us. After we receive the notification, we will create a COBRA account and provide election paperwork to the qualified beneficiaries (QBs).
A qualifying event occurs for a direct bill member who is not an active employee, but would be entitled to COBRA, or for the spouse or dependent of that member.	The direct bill member is responsible for notifying WEX or their former employer. The member, spouse or dependent should submit a completed COBRA Benefits Termination Form along with relevant documentation (e.g., death certificate, divorce decree, Medicare card). After we receive the notification and verify the event caused an involuntary loss of coverage, we will create a COBRA account and provide election paperwork to the QBs.

Termination requests

Because direct bill members are non-traditional plan members, we are sometimes unable to process their termination requests. For example, if we are collecting premiums from an employee on a leave of absence who wants to opt out of the group health plan, you would likely process the change in enrollment.

How to add a direct bill member

This article outlines how to add a direct bill member in LEAP.
Note: To watch a video tutorial, click here.

A direct bill member is an individual from whom we collect premiums for a reason other than the continuation of group health coverage through COBRA. For example, a direct bill member may be enrolled in a retiree plan or paying for coverage while on a leave of absence.

Important

- Ensure you have all necessary information available when you begin to enter a member. You must complete all required fields before you exit the account as you cannot make updates once you exit.
- Social Security Number, Date of Birth, and Gender are required fields for spouses and dependents.
- If you choose a coverage level other than Employee Only for a member's plan, you must add at least one dependent on that plan.
- A dependent can only enroll in the same plan(s) the member was actively enrolled in.

To add a direct bill member in LEAP, complete the following steps:

1. Select the employer portal in the side navigation bar.
Important: Access to the employer portal in LEAP is designated by a contact's user roles.

2. Select the Members option in the navigation pane and click "Add Member."

3. Under Direct Bill, click "Select."

4. Under Enter Profile Information, provide the required member information and click "Next."
Notes
    - Required fields are marked with an asterisk (*).

- For the Gender field, select Undisclosed from the drop-down list, if applicable, and ensure your carrier accepts this option.

5. Under Enter Employee Information, provide the required member information and click "Save & Continue."
    - Enrollment Date: Enter either the date of original enrollment in active benefits or the beginning of the previous plan year. This date must be prior to the billing start date.

6. Under Enter Event Information, provide the required member information and click "Save & Continue."
    - Date of Event: Select the date the event occurred.
      Note: This date must be prior to or the same as the Billing Start Date.
    - Billing Start Date: Select the date WEX will begin collecting premiums.
    - Billing Frequency: Only change this from Monthly if you set up another billing frequency with WEX.
    - Billing Event Type: Select the applicable billing type.
    - Initial Grace Period Start Date: Provide the Billing Start Date or today's date, whichever is later.

7. Under Enter Plan Information, click "Add Plan" and provide the information outlined below in the appropriate fields before clicking "Add."
    - Plan or Bundle: Select Plan unless bundled with other plans.
    - Plan: Select applicable plan member was enrolled in while on active benefits.
    - Coverage Level: Select applicable coverage level member was enrolled in while on active benefits.
    - Admin Fees: Don't complete these fields as they are for internal use only.

Scenario	Action

You select a plan with member- specific rates.	1) Click "Add Rate." 2) Enter the Start Date as the date WEX will begin collecting premiums from the member. Note: The Start Date needs to match the Billing Start Date. 3) Type the rate amount and click "Add" and then "Save."

a. Click "Add" to save the plan information.

b. Repeat the previous step for all plans applicable to the member.

c. When finished, click "Save & Continue."

8. Under Enter Billing Attributes, make any applicable changes to the default settings and click "Save & Continue."

9. If applicable, click "Add Dependent" under Dependents.

a. Enter the Start Date as the date WEX will begin collecting premiums from the member.

b. Under Available Dependent Plan(s), select the applicable plans to add the dependent on those plans. Click "Add Selected Dependent Plan(s)" and then "Save."

c. Repeat the previous step for all dependents and click "Save & Continue."

If you do not have dependents to add, click "Save & Continue."

10. Under Subsidies, add any subsidies that apply to the plan (if the company is paying for part or all of a member’s premiums).

a. Click "Add Subsidy Schedule" and provide subsidy information.

b. Click "Add" to continue, followed by "Save & Continue."
Note: You will need to add a separate subsidy to each applicable plan. For more information, see *How to add a subsidy in a COBRA member's account*.

If you do not have a subsidy to add, click "Save & Continue."

11. Under Letter Insert, click "Save & Continue."

12. To save the member account, click "Add Member" under Letter Attachments.

Additional notes

- Once you add a member, paperwork will be generated overnight and mailed to the member the following business day via USPS. Standard mailing times apply.
- To download and view a PDF copy of the notices that generate the following business day, pull up the member account and click "Communications."

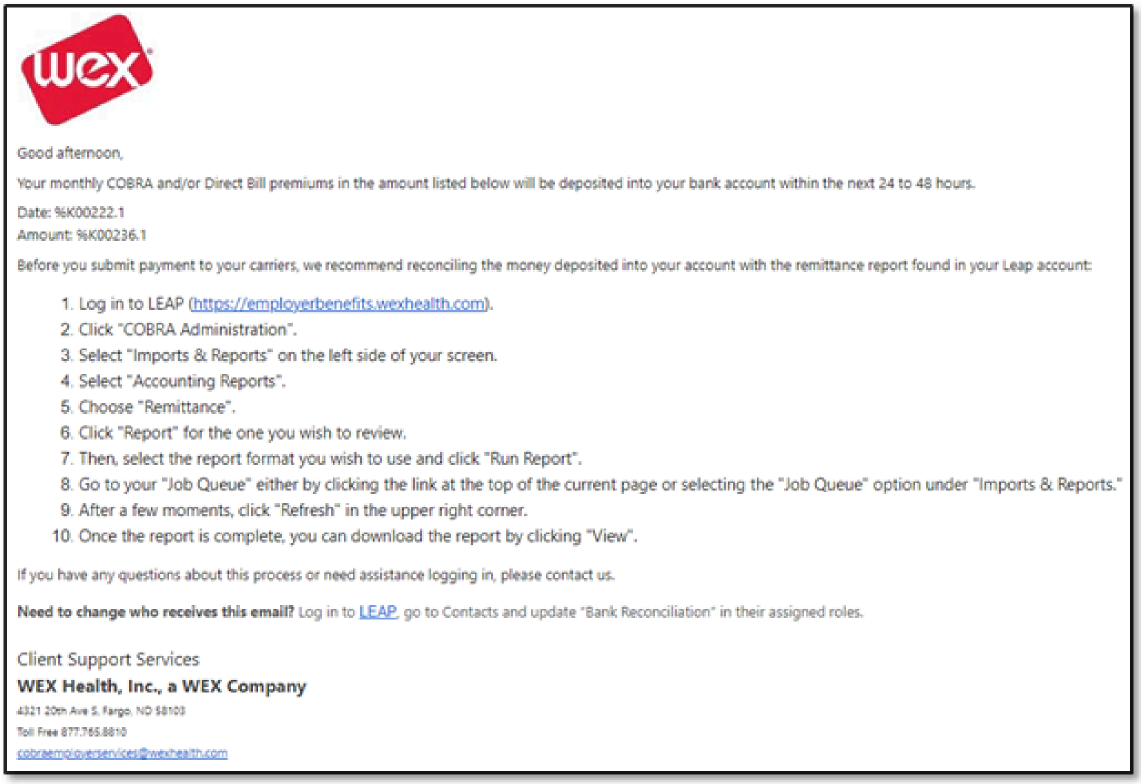
Remittance

Understanding your COBRA Remittance

This article provides information about your COBRA remittance.

COBRA remittance process
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.



Good afternoon,

Your monthly COBRA and/or Direct Bill premiums in the amount listed below will be deposited into your bank account within the next 24 to 48 hours.

Date: %K00222.1
Amount: %K00236.1

Before you submit payment to your carriers, we recommend reconciling the money deposited into your account with the remittance report found in your Leap account:

1. Log in to LEAP (https://employerbenefits.wexhealth.com).
2. Click "COBRA Administration".
3. Select "Imports & Reports" on the left side of your screen.
4. Select "Accounting Reports".
5. Choose "Remittance".
6. Click "Report" for the one you wish to review.
7. Then, select the report format you wish to use and click "Run Report".
8. Go to your "Job Queue" either by clicking the link at the top of the current page or selecting the "Job Queue" option under "Imports & Reports."
9. After a few moments, click "Refresh" in the upper right corner.
10. Once the report is complete, you can download the report by clicking "View".

If you have any questions about this process or need assistance logging in, please contact us.

Need to change who receives this email? Log in to LEAP, go to Contacts and update "Bank Reconciliation" in their assigned roles.

Client Support Services
WEX Health, Inc., a WEX Company
4321 20th Ave S, Fargo, ND 58103
Toll Free 877.765.8810
cobraemployerservices@wexhealth.com

Remittance Report

The Remittance Report located within LEAP includes a list of the members from whom we've collected premiums since the last monthly report.

Important: While members may be included on a carrier invoice for a particular month, they may not always be included on the Remittance Report for that same month depending on when they paid their premiums.

Scenario	Resolution	Cause

A member postmarks his or her January premium payment on January 30.	The member's premium is included on the Remittance Report for February and sent with the February funds no later than the 15th business day of the month.	The remittance is generated at the end of the first week for the current month. The member's payment was sent after the report had already been generated for January. Note: Carriers often send their invoices in advance, so the member was likely included on the January invoice.

Important: You're responsible for reconciling carrier invoices with the Remittance Report we send you each month. Doing so is the only way to ensure carrier invoicing matches what we have in our system. Report any discrepancies in members, plans, coverage levels and rates to us immediately.
The Remittance Report is available for download within LEAP on approximately the 15th business day of each month. We recommend running the report after your company receives the monthly remittance payment from us via check or direct deposit. See *How to run COBRA reports* for instructions.

Additional resources

- For an explanation of what information is included on the Remittance Report, see *Understanding the Remittance Report*.
- For more information about remittance changes made in LEAP, see *Understanding the impact of participant account changes on COBRA remittance*.

Understanding the Remittance Report

This article explains what information is included on the Remittance Report located within LEAP.

To generate the current Remittance Report, see [How to run COBRA reports]() for instructions.

The Remittance Report contains the following important information:

- Remittance period start and end dates – Identifies billing period and premiums paid during that period
- Division details – Displays details about premiums collected, sorted by division, month, plan and carrier
- Member details – Displays individual members as well as premium, administrative fee, total amount paid (premium + 2% administrative fee) and subsidy information (if applicable) for each
    - It also includes what amount is being sent to you or the amount you owe us.
- Includes Through Premium Due Date – Displays last day of month for which premiums have been collected and remitted

Client Remittance Report

Client DBA Name: | **Remittance Period Beginning:**
Client Name: | **Ending:**
Client Alternate: | **Includes Through Premium Due Date:**
Includes Through Deposit Date:

Division Name:

Remit To: Client

Member Paid Amounts and Subsidized Admin Fees To Remit for Premium Month:

Plan: Medical **Carrier:**
Policy Number:

Member Name	SSN	Premium	Admin Fee	Member Paid	Subsidy	Admin Fee Paid by Member	Admin Fee Paid by Subsidy	Member Paid Premium To Remit	Member Paid Admin Fee To Remit	Total To Carrier	Total To Client
		$315.00	$6.30	$321.30	$0.00	$6.30	$0.00	$315.00	$0.00	**$0.00**	**$315.00**
	Plan Total:	**$315.00**	**$6.30**	**$321.30**	**$0.00**	**$6.30**	**$0.00**	**$315.00**	**$0.00**	**$0.00**	**$315.00**
	Premium Month Total:	**$315.00**	**$6.30**	**$321.30**	**$0.00**	**$6.30**	**$0.00**	**$315.00**	**$0.00**	**$0.00**	**$315.00**

Member Paid Amounts and Subsidized Admin Fees To Remit for Premium Month:

Understanding the impact of participant account changes on COBRA Remittance

This article provides information about the impact participant account changes made via the COBRA Administration app in LEAP have on the Remittance Report.

Changes made to participant accounts that have payments allocated to them can cause some or all previously remitted payments to be unallocated and then reallocated. When changes are made to a plan, they can affect the accounts of all participants enrolled in that plan.

Retroactive changes

Retroactive changes affect the amount due by plan or participant for one or more previous months. The following actions can cause retroactive changes:

- New enrollments
- Coverage level increases or decreases
- Plan rate increases or decreases
- Subsidy amount increases or decreases as well as removal of subsidies

Scenario	Resolution
A participant paid $200 for QB + Spouse coverage on January 5th. On January 30th, after the January remittance had already been processed, the participant requested his or her spouse's coverage be terminated as of January 1st.	The participant's account is updated to QB Only coverage effective January 1st, so the participant now owes only $100 for January. As the January remittance has already been completed, the February remittance will include adjustments to collect the funds the participant paid for QB + Spouse coverage and remit the funds for the QB Only coverage. The COBRA Administration app in LEAP will show the participant's account paid through February.

Remittance Report

Most unallocated and reallocated funds result in a net change of $0 and don't involve any actual money movement, but there are additional lines for the adjustments within the Remittance Report.

Note: These adjustments are listed first at the top of the report and are organized by plan, carrier, participant, and month.

Scenario	Resolution

A change to a participant's plan affects multiple months.	The adjustments are listed separately for each month.

Reporting

How to run COBRA reports

This article outlines how to run COBRA reports in LEAP.
Note: To watch a video tutorial, click here.
Important: If the data in the report you want to run should be division-specific, select the applicable division.

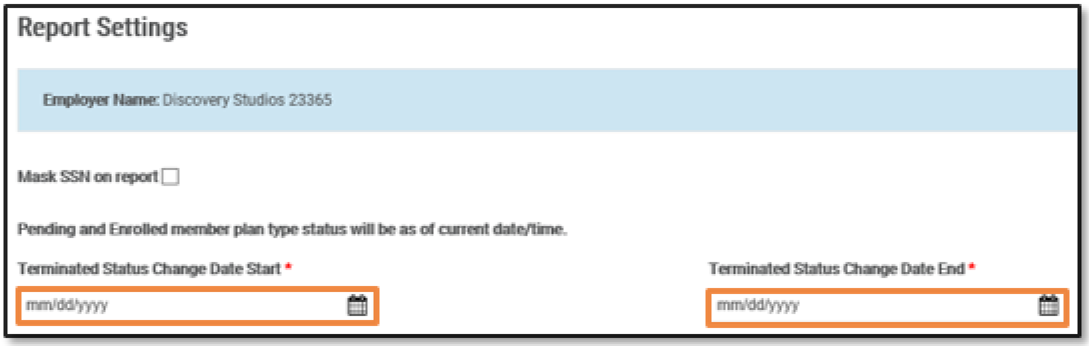
To run COBRA reports in LEAP, complete the following steps:

1. Select the employer portal in the side navigation bar.
Important: Access to the employer portal in LEAP is designated by a contact's user roles.

2. Select "Imports & Reports" in the side navigation bar, followed by the applicable reporting category.
    - Accounting Reports: Information related to payments, refunds, cash activity and remittance
    - Standard Reports: Information related to entities, members, plans, rates, and letters

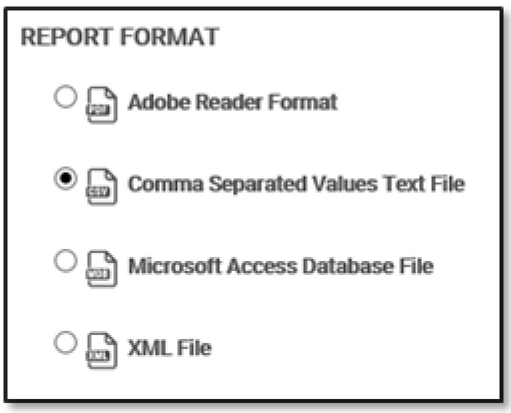
3. Choose the report you want to run from the Accounting Reports or Standard Reports drop-down list.

4. In the top section of the Report Settings page, provide information for the parameters of the report.
Note: Required fields are marked with an asterisk (*).



5. In the Report Queue Settings section, provide information in the following fields:

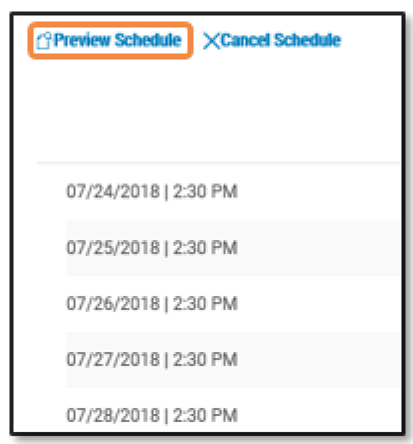
- **Report Format**
  Note: Comma Separated Values (CSV) Text File is commonly used to sort and filter data.



- **Email Addresses to notify when Report is complete**

Scenario	Resolution
You want to provide additional email addresses for notifications.	Add commas or semicolons to separate the email addresses. 

- **Schedule Options**

Scenario	Resolution
You want to run the report on a recurring schedule.	1) Check the "Repeat" box and provide the desired frequency.  2) Provide a name for the schedule you are setting up in the Schedule Name field. 3) Select "Preview Schedule" if you want to review your schedule prior to completing setup. 

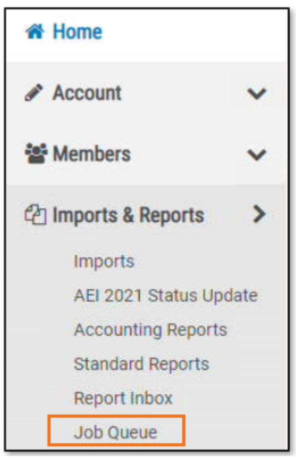
6. Click “Run Report” to generate your report.

7. Once the report is ready to be viewed, it will be available in the Job Queue. See *[How to download your COBRA report results]* for more information.
Note: You and any other contacts whose email addresses you provided will also receive an email notification when your report is ready.

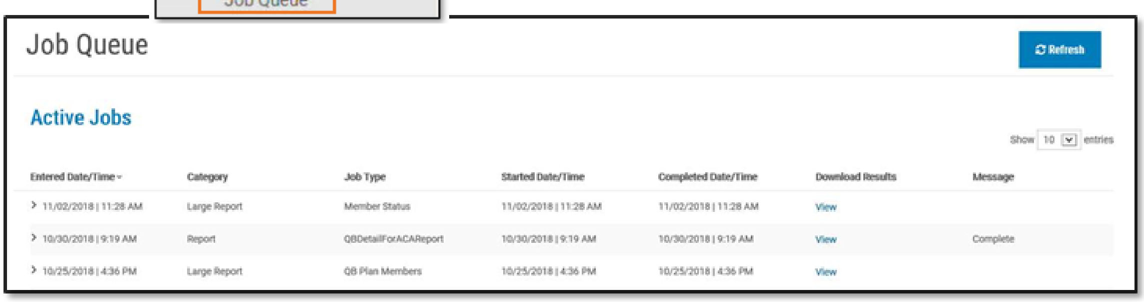
How to download your COBRA report results

This article outlines how to download the results of a COBRA report in LEAP
Note: To watch a video tutorial, click here.
To download your COBRA report results in LEAP, complete the following steps:

1. Select the COBRA Administration app in the side navigation bar.
Important: Access to the COBRA Administration app in LEAP is designated by a contact's user roles.
2. Select Imports & Reports in the side navigation bar, followed by Job Queue.



3. In the A d the applicable report and click "View" under the D umn on the right-hand side.



Scenario	Action

You recently generated a report that may still be processing.	Click "Refresh" in the top right-hand corner after a few minutes to see if the report is complete. Notes • Once the report is complete, a date and time are displayed in the Completed Date/Time column. • Not all reports will indicate "Complete" in the Message column.

How to prepare for form 5500 COBRA reporting

This article lists key information you'll need to include COBRA enrollment information in your Form 5500 and outlines how to gather necessary COBRA data.

To watch a video tutorial, click here.

Under the Employee Retirement Income Security Act (ERISA), clients that have 100 or more participants enrolled in a pension benefit plan on the first day of the plan year must electronically file an annual report to ensure the plan meets certain Department of Labor standards. Clients with fewer than 100 participants enrolled on the first day of the plan year may need to complete the short version of Form 5500. If you are unsure about whether or not your company needs to file Form 5500, consult with your tax accountant or benefits attorney.

Prerequisites
You'll need the following information to include COBRA enrollment information in your Form 5500:

- Your plan type
- Your plan year start and end dates

- Number of enrolled members at beginning of plan year
- Number of enrolled members at end of plan year
- Federal ID number for your administrator (Please contact us to request, as needed).

Run the Qualified Beneficiary Plan Members Report

The Qualified Beneficiary Plan Members Report provides a list of qualified beneficiaries (QBs) enrolled in the plan as well as information about their qualifying event.

- For details on how to run this report, see *How to run COBRA reports*.
- Provide the following report configurations:
    - Plan: Select All to run for all plans.
    - Include Member Plan End Dates After: Use 1/1/2010 to ensure all enrolled members are included.
    - Report Format: Select the Comma Separated Values Text File format.

Use report data to calculate enrolled members

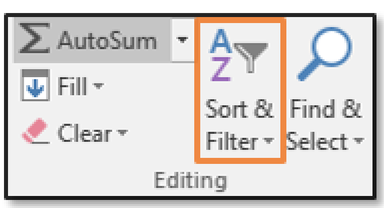
Modify the data within the report to determine the number of enrolled members as of the applicable date.

Important: You'll need to complete this process twice, once for the number of enrolled members at the beginning of the plan year and once for the number of enrolled members at the end of the plan year.

To calculate the number of enrolled QBs for your Form 5500 reporting, complete the following steps:

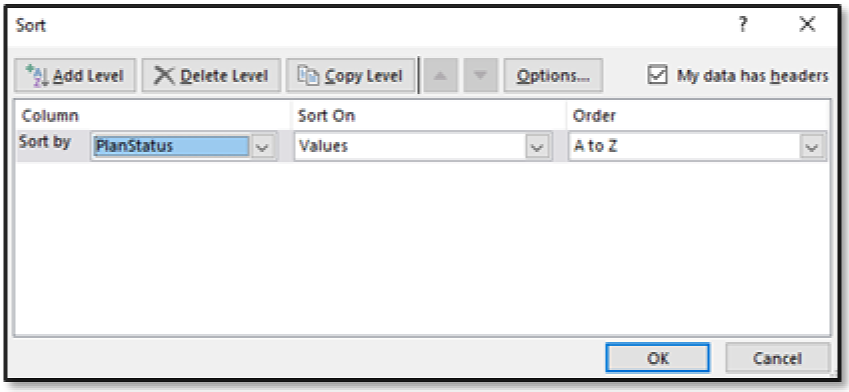
1. Click the arrow in the upper left-hand corner to select the entire spreadsheet.

2. In the Editing section of the Home tab, select "Sort & Filter" followed by "Custom Sort."



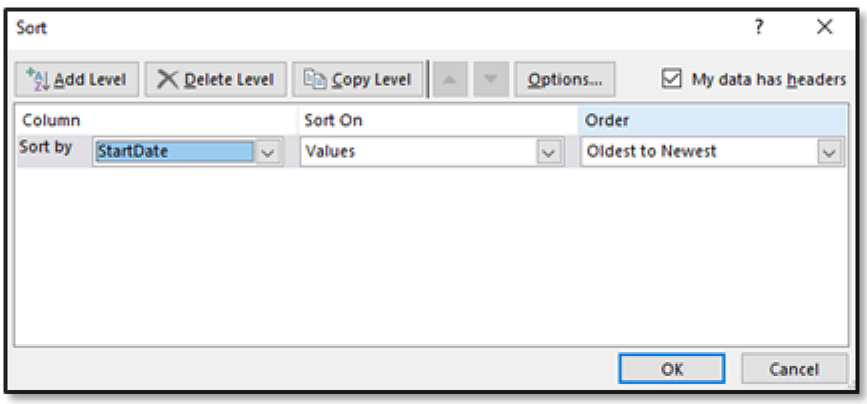
3. In the Sort dialog box, make sure the "My data has headers" box is checked.

4. In the Sort by field, select "PlanStatus" from the drop-down list and click "OK."



Note: Delete members listed as P, PR or TP in column AA because you only need the members who are or were enrolled as of the applicable date.

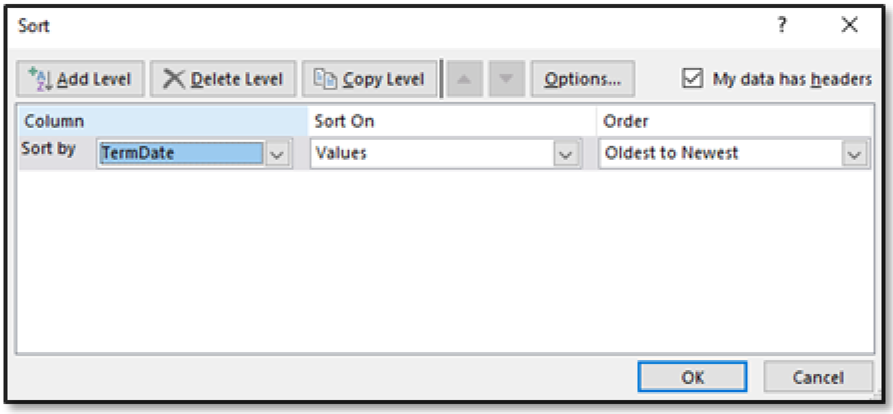
5. In the Sort by field, select "StartDate" from the drop-down list and click "OK."



Note: Delete members who have a start date after the date you're looking for.

Scenario	Action
You want members who were enrolled as of 1/1/2020 when the plan year started.	Delete those who have start dates on or after 1/2/2020.
You want members who were enrolled as of 12/31/2020 when the plan year ended.	Delete those who have start dates on or after 1/1/2021.

6. In the Sort by field, select "TermDate" from the drop-down list and click "OK."

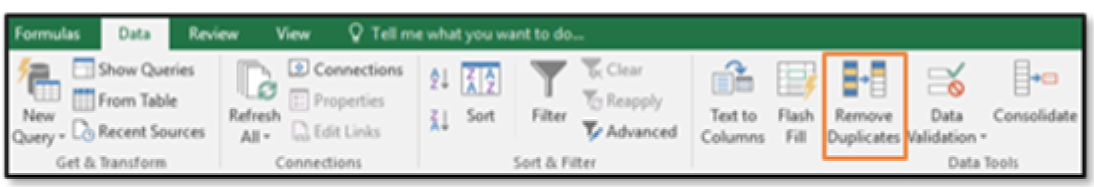


Note: Delete members who terminated before the date you're looking for.

Scenario	**Action**
You want members who were enrolled as of 1/1/2020 when the plan year started.	Delete those who have termination dates on or before 12/31/2019
You want members who were enrolled as of 12/31/2020 when the plan year ended.	Delete those who have termination dates on or before 12/30/2020.

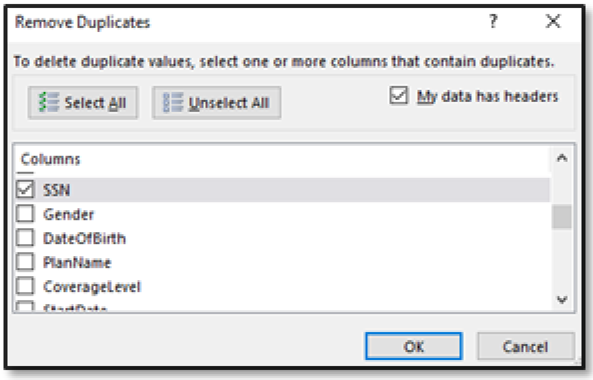
7. Click the arrow in the upper left-hand corner to select the entire spreadsheet again.

8. In the Data Tools section of the Data tab, select "Remove Duplicates."



Note: Removing duplicate values is important since Qualified Beneficiaries (QBs) might be listed for each plan in which they're enrolled.

9. In the Remove Duplicates dialog box, click "Unselect All" to clear all values. Check the "SSN" value and click "OK."



<u>Note:</u> You can utilize the "MemberID" value if you would like to count family units rather than individual members.

<u>Important:</u> Make sure the "My data has headers" box is checked to ensure the headers aren't included in the duplicate removal process and don't affect the final count.

10. A message will be displayed that indicates how many duplicate values were removed and how many unique values remain. Subtract one from the total number of unique values to get the total number of members enrolled as of the applicable date.

Schedule C information

Schedule C is a portion of the Form 5500 that requires companies to report service providers if the service provider directly or indirectly received $5,000 or more in reportable compensation. If you need information to complete Schedule C regarding fees and commissions, review prior year invoices available within LEAP or contact us.