

COBRA and Direct Bill **Member Guide**



wex[™]

WEX Member Guide

Online Account	2
Getting started with the COBRA online account	2
How to set up your COBRA online account	4
How to retrieve the username for your COBRA online account	8
How to reset the password for your COBRA online account	10
Electing Coverage	13
How to elect coverage in your COBRA online account	13
Payment methods	17
Online Account	18
How to make a one-time COBRA premium payment in your online account	18
How to set up recurring payments in your COBRA online account	23
Mobile App	25
Getting started with the WEX COBRA + direct bill mobile app	25
How to set up recurring payments in the WEX COBRA + direct bill mobile app	28
How to Make a one-time COBRA premium payment in your online account	30

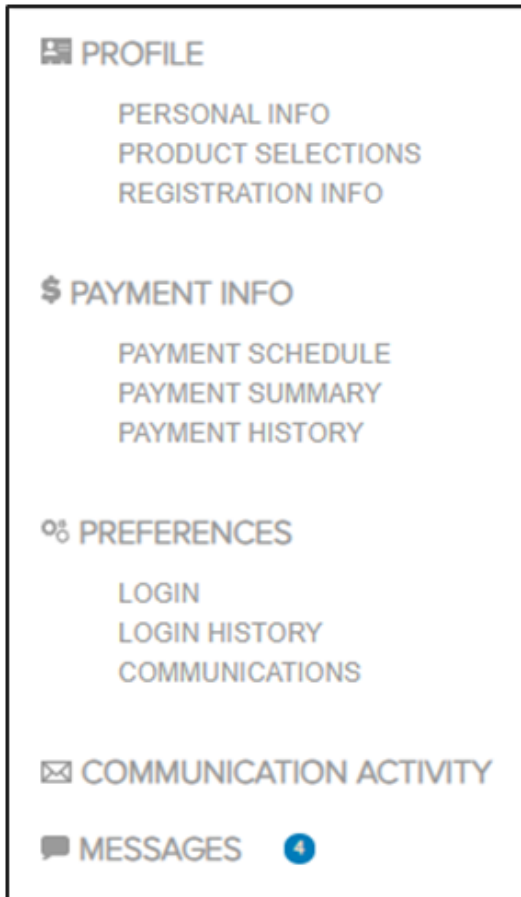


Online Account

Getting started with the COBRA online account

This article provides information to assist you with your online account. Watch [this video](#) to learn more. 🎥

Navigating the COBRA member online account

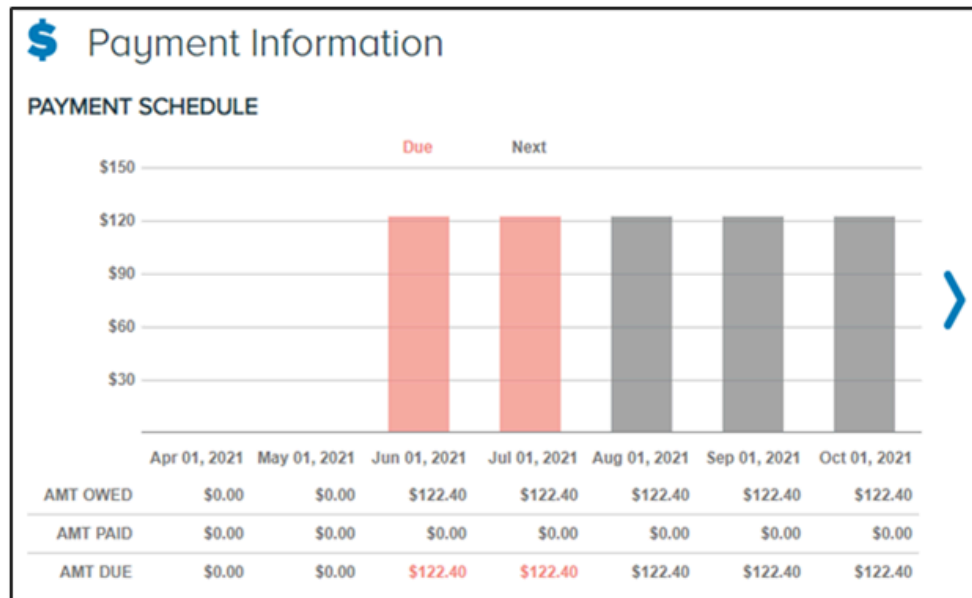


PROFILE Tab

- PERSONAL INFO: Demographic information
- PRODUCT SELECTIONS: Includes plan type, coverage level, effective date and election amount
- REGISTRATION INFO: Includes username, registration code and date registered

PAYMENT INFO Tab

- PAYMENT SCHEDULE: Amounts paid and still owed



Note: You can click on a payment in the graph for an in-depth breakdown of that payment. If you make a partial payment, the graph will reflect a partially paid premium.

- PAYMENT SUMMARY: Includes details about last payment as well as when next payment is due

Note: You can enroll in ACH (Automated Clearing House) recurring payments via the online account.

- PAYMENT HISTORY: Includes date, amount, type and payment number

PREFERENCES Tab

- LOGIN: Includes username, email address and password
- COMMUNICATIONS: Indicates preference for receiving communications
Note: Most COBRA notices are required to be mailed via USPS.

The image shows a 'Preferences' form with a gear icon. Under the 'COMMUNICATIONS' section, there is a 'Receive Communications' option with an information icon. Below this, there are two radio button options: 'Via Email' and 'Via United States Postal Service'. The 'Via United States Postal Service' option is selected. At the bottom of the form is a 'SAVED' button.

COMMUNICATION ACTIVITY Tab

- Lists all communications mailed to date

Communication Activity		
Date	Communication Type	
Jul 05, 2019	COBRA Termination Notice	View

MESSAGES tab

- Displays messages
- Provides access to forms

ELECTION tab

- Includes demographic and plan information

How to set up your COBRA online account

This article outlines how to set up your COBRA online account for the first time.

Note: To watch a video tutorial, [click here](#). 

To set up your online account, complete the following steps:

1. Navigate to cobralogin.wexhealth.com.
2. Click "Register."

<h3>Members & Administrators</h3> <p>Username</p> <input type="text"/> <input type="button" value="NEXT"/> <input type="checkbox"/> Remember Me	<h3>Employers & Brokers</h3> <input type="button" value="SIGN IN"/> <h3>Need Help?</h3> <p>Not registered yet? Register Forgot your username or password?</p>
--	--




3. Provide the registration code, select "I'm not a robot" and then click "SUBMIT REGISTRATION."

New Registration


In order to register you will need the registration code assigned to you. If you are eligible a letter was sent to you via the United States Postal Service ®.

Registration Code



Required

☐ I'm not a robot

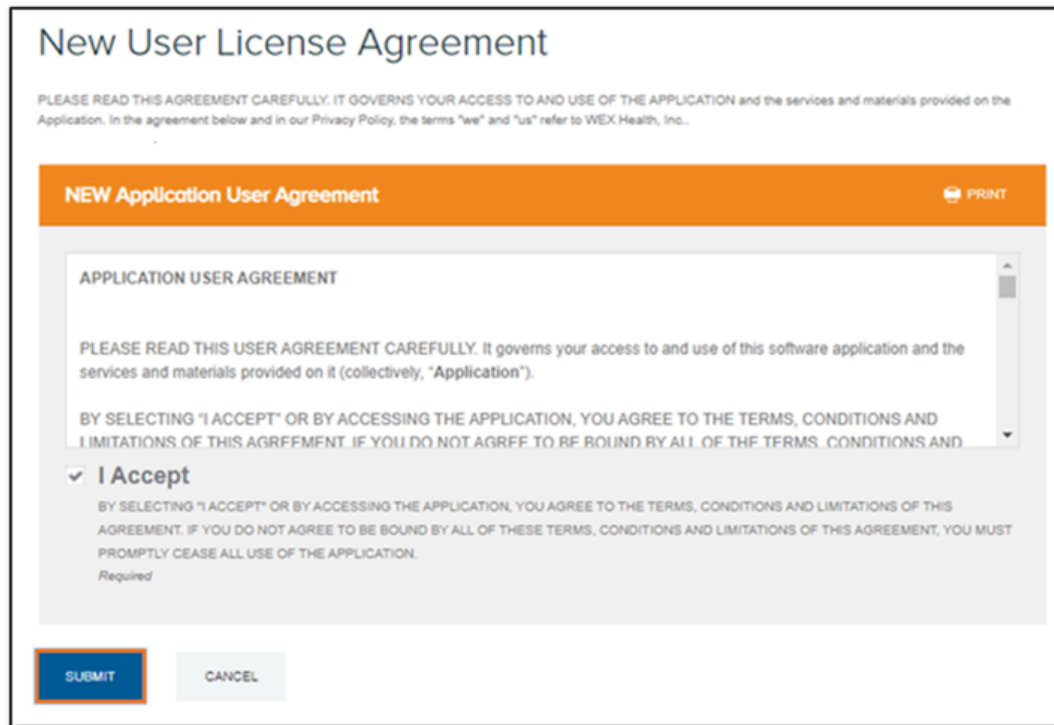

reCAPTCHA
[Privacy](#) - [Terms](#)

SUBMIT REGISTRATION

CANCEL

Note: The registration code can be found on the page titled New Member Login Notice in the Specific Rights Notice (SRN). The Individual ID is not required.

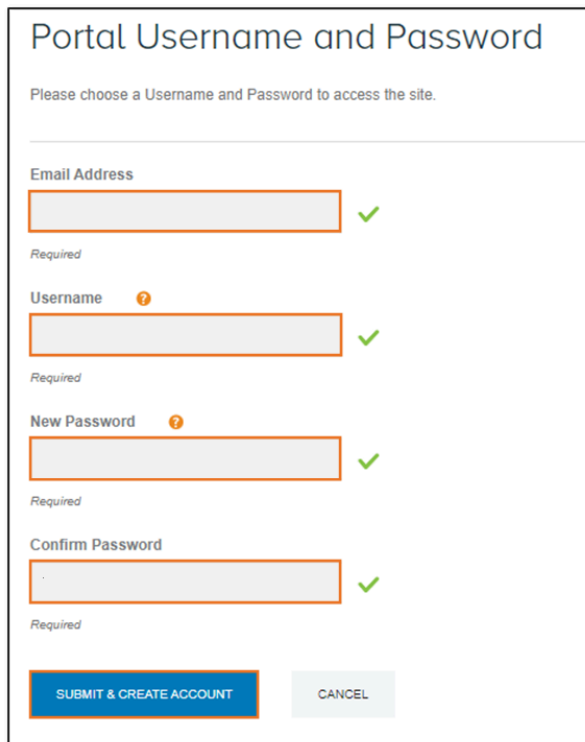
4. After reviewing the user agreement, check the box to accept and then click "SUBMIT."



The form is titled "New User License Agreement" in a large blue font. Below the title is a small paragraph of text: "PLEASE READ THIS AGREEMENT CAREFULLY. IT GOVERNS YOUR ACCESS TO AND USE OF THE APPLICATION and the services and materials provided on the Application. In the agreement below and in our Privacy Policy, the terms "we" and "us" refer to WEX Health, Inc..". Below this is an orange header bar with the text "NEW Application User Agreement" and a "PRINT" icon. The main content area is a scrollable box titled "APPLICATION USER AGREEMENT". It contains the same paragraph of text as above, followed by a checkbox labeled "I Accept" which is checked. Below the checkbox is another paragraph of text: "BY SELECTING 'I ACCEPT' OR BY ACCESSING THE APPLICATION, YOU AGREE TO THE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT. IF YOU DO NOT AGREE TO BE BOUND BY ALL OF THESE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT, YOU MUST PROMPTLY CEASE ALL USE OF THE APPLICATION." and a "Required" label. At the bottom of the form are two buttons: "SUBMIT" (blue) and "CANCEL" (light blue).

5. Provide an email address and create a username and password, and then click "SUBMIT & CREATE ACCOUNT."

Note: Email addresses with multiple periods in the domain (e.g., test@sample.account.com) are not accepted.



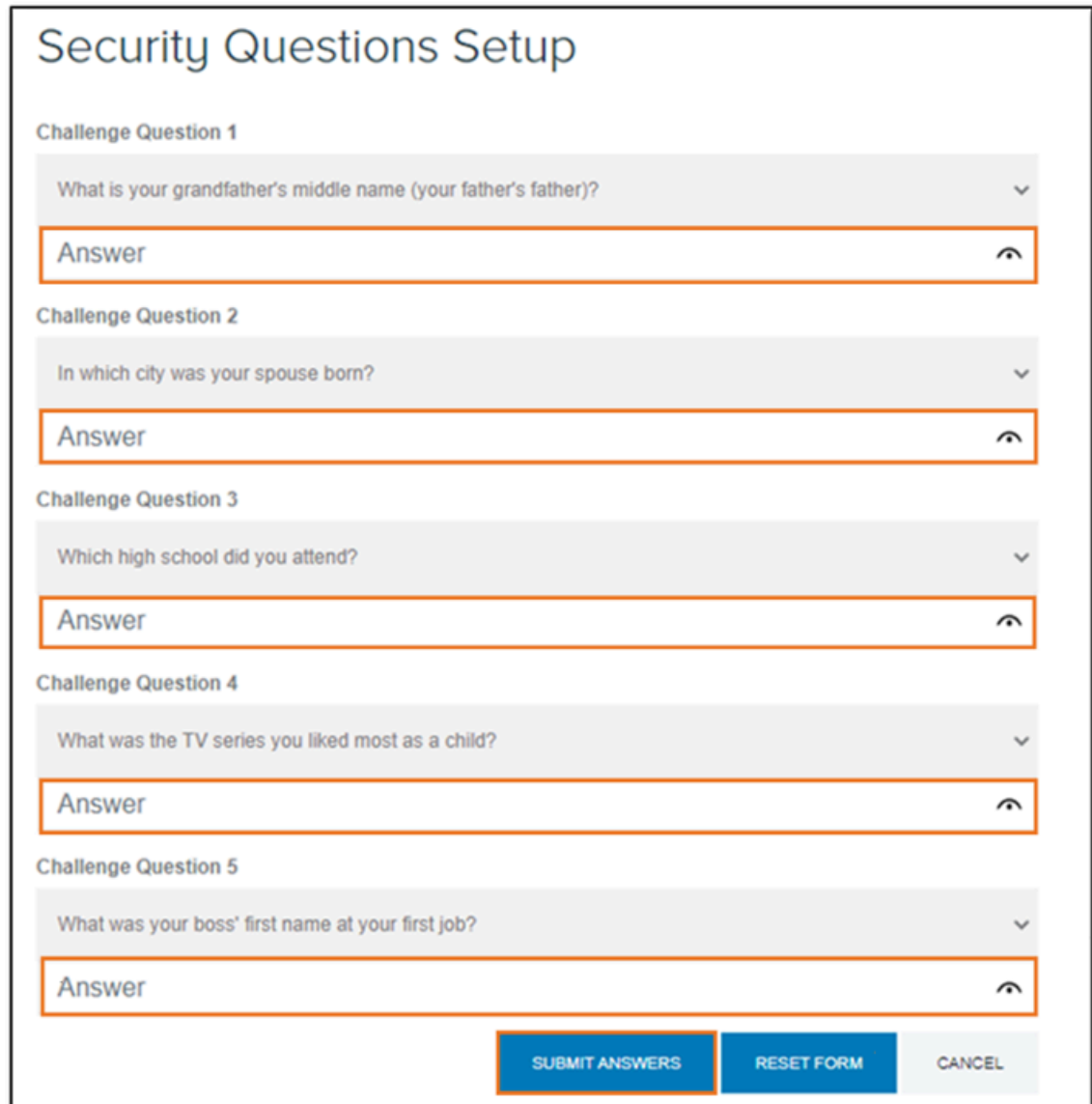
The form is titled "Portal Username and Password" in a large blue font. Below the title is a small paragraph of text: "Please choose a Username and Password to access the site.". Below this are four input fields, each with a green checkmark to its right. The first field is labeled "Email Address" and has a "Required" label below it. The second field is labeled "Username" and has a "Required" label below it. The third field is labeled "New Password" and has a "Required" label below it. The fourth field is labeled "Confirm Password" and has a "Required" label below it. At the bottom of the form are two buttons: "SUBMIT & CREATE ACCOUNT" (blue) and "CANCEL" (light blue).



Note: The password must be between 8-50 characters and must include at least one number and one special character (! @ # \$ % & *).

6. Log in to your account with the credentials you just created.

7. Set up your security questions and click "SUBMIT ANSWERS."



The screenshot shows a web form titled "Security Questions Setup". It contains five sections, each for a "Challenge Question". Each section has a question in a grey box, an "Answer" input field with an orange border, and a toggle icon (an eye) to the right of the input field. The questions are: 1. "What is your grandfather's middle name (your father's father)?", 2. "In which city was your spouse born?", 3. "Which high school did you attend?", 4. "What was the TV series you liked most as a child?", and 5. "What was your boss' first name at your first job?". At the bottom right of the form are three buttons: "SUBMIT ANSWERS" (highlighted with an orange border), "RESET FORM", and "CANCEL".

Security Questions Setup

Challenge Question 1

What is your grandfather's middle name (your father's father)?

Answer

Challenge Question 2

In which city was your spouse born?

Answer

Challenge Question 3

Which high school did you attend?

Answer

Challenge Question 4

What was the TV series you liked most as a child?

Answer

Challenge Question 5

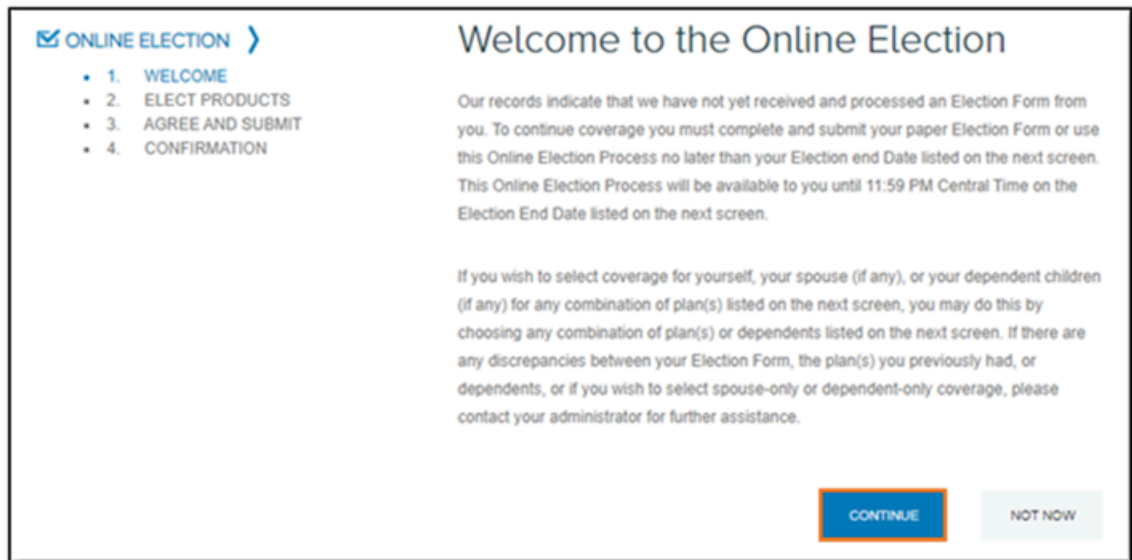
What was your boss' first name at your first job?

Answer

SUBMIT ANSWERS **RESET FORM** **CANCEL**


Note: You can select different questions from the drop-down list. Answers are not case sensitive.

8. Review the online election message and click "CONTINUE" to begin selecting coverage.



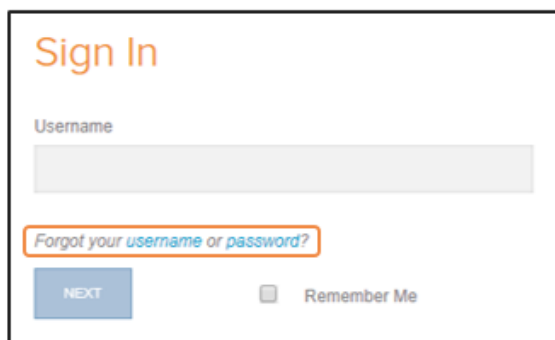
Note: You can choose to wait until later in the election period to select coverage by clicking "NOT NOW."

How to retrieve the username for your COBRA online account

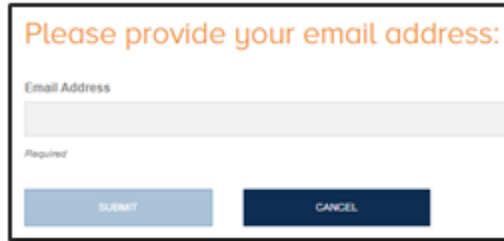
This article outlines how to retrieve the username for your COBRA online account. To watch a video tutorial, [click here](#). 

To retrieve the username for your COBRA online account, complete the following steps:

1. Click the applicable link in "Forgot your username or password?"

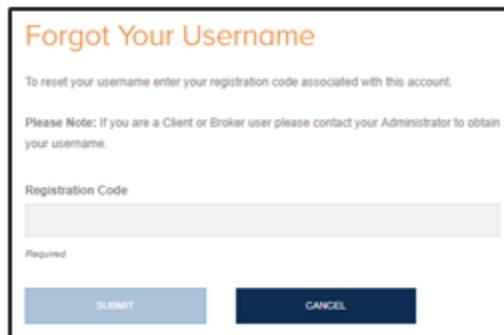


2. Provide your email address and click "SUBMIT."

A screenshot of a web form titled "Please provide your email address:" in orange text. Below the title is a label "Email Address" followed by a light gray input field. Underneath the input field is the word "Required" in small gray text. At the bottom of the form are two buttons: a light blue "SUBMIT" button and a dark blue "CANCEL" button.

3. Provide the registration code associated with your account and click "SUBMIT."

Note: The registration code can be found on the page titled New Member Login Notice in the Specific Rights Notice (SRN).

A screenshot of a web form titled "Forgot Your Username" in orange text. Below the title is the instruction "To reset your username enter your registration code associated with this account." followed by a "Please Note: If you are a Client or Broker user please contact your Administrator to obtain your username." in small gray text. Below this is a label "Registration Code" followed by a light gray input field. Underneath the input field is the word "Required" in small gray text. At the bottom of the form are two buttons: a light blue "SUBMIT" button and a dark blue "CANCEL" button.

4. Watch for an email with your username.

Note: If you don't receive an email from no-reply@benaissance.com after a few minutes, check your junk or spam folder.

How to reset the password for your COBRA online account

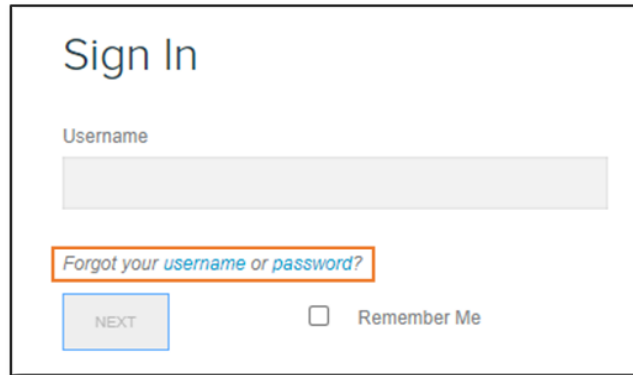
This article outlines how to reset the password for your COBRA online account.

To watch a video tutorial, [click here](#). 

Important: Password reset links are only valid for 30 minutes. If you don't complete the required steps within 30 minutes, you'll need to restart the entire process.

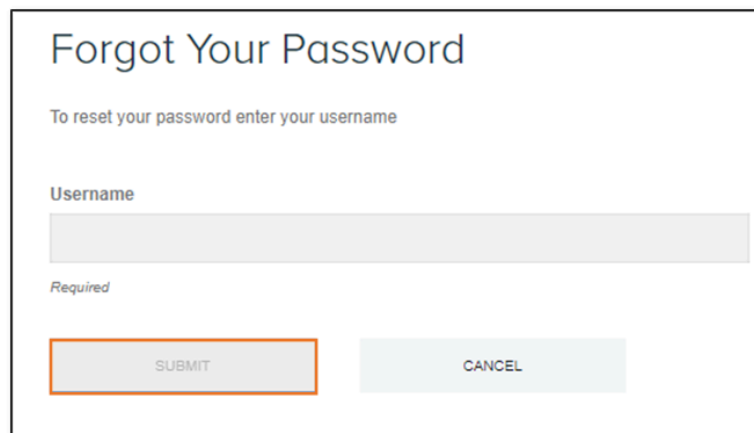
To reset the password for your COBRA online account, complete the following steps:

1. Click the applicable link in "Forgot your username or password?"



The image shows a 'Sign In' form. It has a title 'Sign In' at the top. Below it is a 'Username' label followed by a text input field. Under the input field is a link that says 'Forgot your username or password?'. At the bottom left is a 'NEXT' button, and at the bottom right is a checkbox labeled 'Remember Me'.

2. Provide your username and click "SUBMIT."

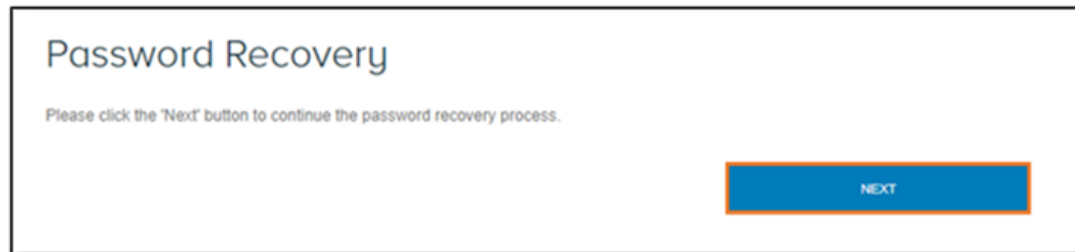


The image shows a 'Forgot Your Password' form. It has a title 'Forgot Your Password' at the top. Below it is the instruction 'To reset your password enter your username'. Underneath is a 'Username' label followed by a text input field. Below the input field is the word 'Required'. At the bottom left is a 'SUBMIT' button, and at the bottom right is a 'CANCEL' button.

3. Watch for an email with additional instructions to reset your password.

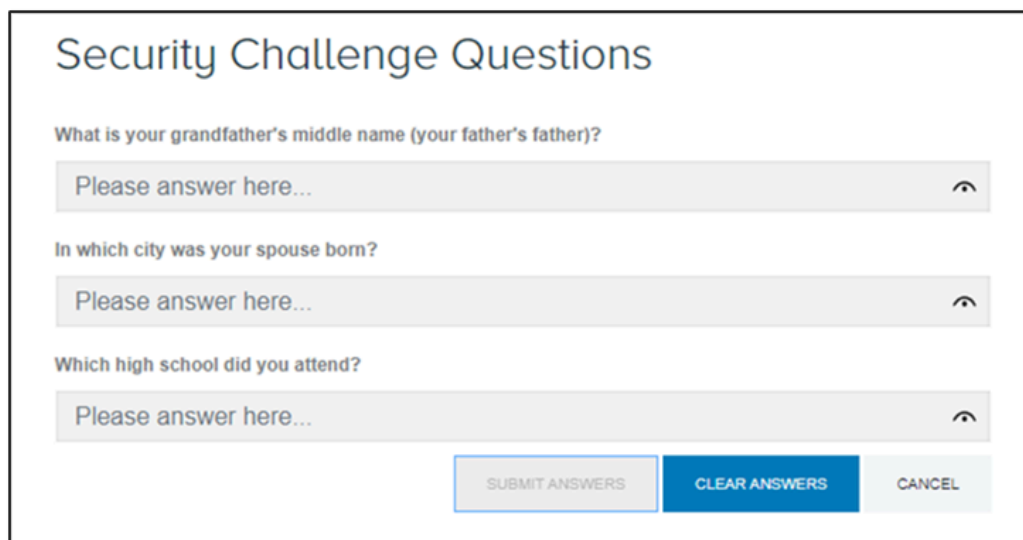
Note: If you don't receive an email from no-reply@benaissance.com after a few minutes, check your junk or spam folder.

4. Click "NEXT."



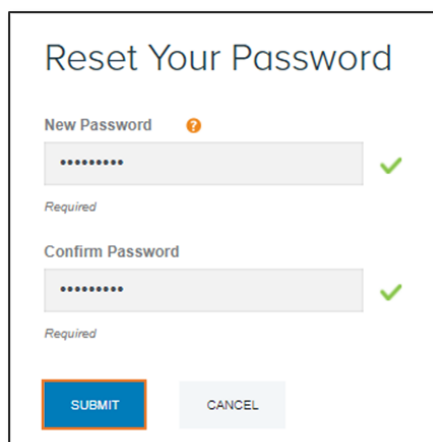
The screenshot shows a 'Password Recovery' screen. At the top, the title 'Password Recovery' is displayed in a large, dark blue font. Below the title, a smaller line of text reads: 'Please click the 'Next' button to continue the password recovery process.' In the bottom right corner, there is a blue rectangular button with the word 'NEXT' in white capital letters.

5. Answer your security questions and click "SUBMIT ANSWERS."



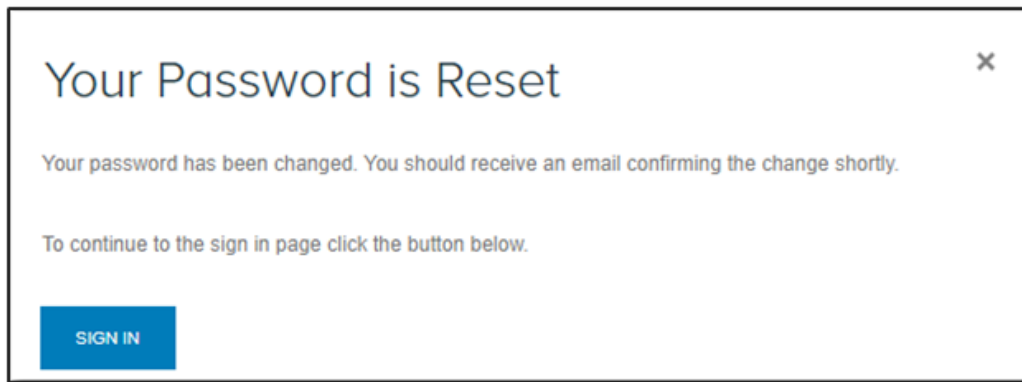
The screenshot shows a 'Security Challenge Questions' screen. The title 'Security Challenge Questions' is at the top in a large, dark blue font. Below the title, there are three security questions, each followed by a text input field and a small eye icon for toggling visibility. The questions are: 'What is your grandfather's middle name (your father's father)?', 'In which city was your spouse born?', and 'Which high school did you attend?'. Each input field contains the placeholder text 'Please answer here...'. At the bottom of the screen, there are three buttons: 'SUBMIT ANSWERS' (light blue), 'CLEAR ANSWERS' (dark blue), and 'CANCEL' (light gray).

6. Create a new password and click "SUBMIT."



The screenshot shows a 'Reset Your Password' screen. The title 'Reset Your Password' is at the top in a large, dark blue font. Below the title, there are two password input fields. The first field is labeled 'New Password' with a small orange question mark icon to its right. It contains a series of dots and a green checkmark to its right. Below this field, the word 'Required' is written in a small, italicized font. The second field is labeled 'Confirm Password' and also contains a series of dots and a green checkmark to its right. Below this field, the word 'Required' is written in a small, italicized font. At the bottom of the screen, there are two buttons: 'SUBMIT' (blue) and 'CANCEL' (light gray).

Note: The password must consist of 8-50 characters and include at least one special character (! @ # \$ % & *) and at least one number. You can't reuse a previous password.




7. View the confirmation message and watch for an email to confirm the change.

Electing Coverage

How to elect coverage in your COBRA online account

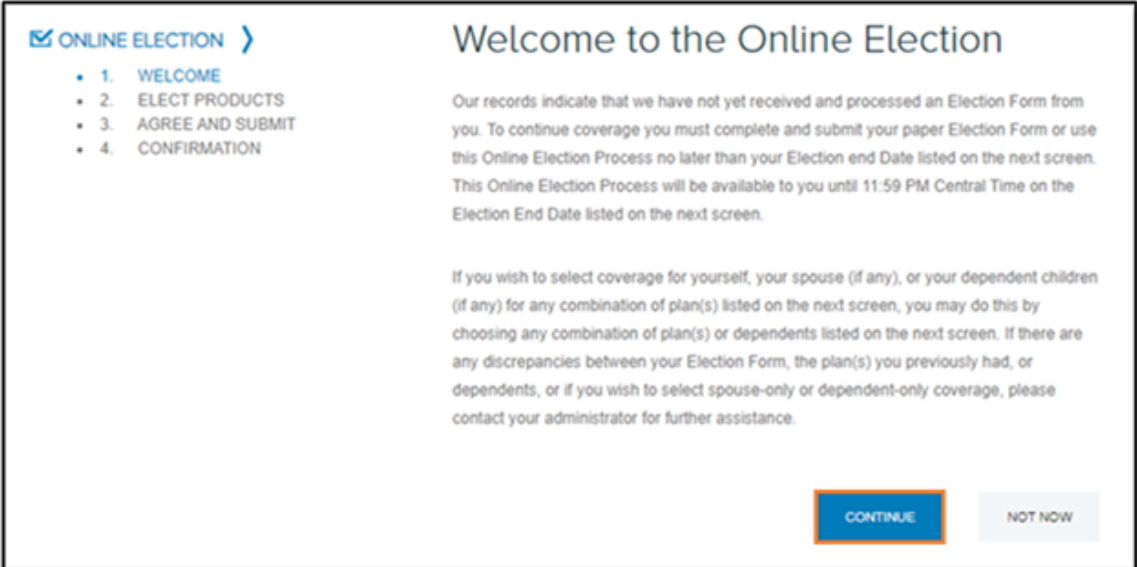
This article outlines how to elect coverage in your COBRA online account.

To watch a video tutorial, [click here](#). 

Important: You won't be able to access additional areas in your online account until you elect coverage.

To elect coverage in your COBRA online account, complete the following steps:

1. Read the welcome message and click "CONTINUE."



ONLINE ELECTION >

- 1. WELCOME
- 2. ELECT PRODUCTS
- 3. AGREE AND SUBMIT
- 4. CONFIRMATION

Welcome to the Online Election

Our records indicate that we have not yet received and processed an Election Form from you. To continue coverage you must complete and submit your paper Election Form or use this Online Election Process no later than your Election end Date listed on the next screen. This Online Election Process will be available to you until 11:59 PM Central Time on the Election End Date listed on the next screen.

If you wish to select coverage for yourself, your spouse (if any), or your dependent children (if any) for any combination of plan(s) listed on the next screen, you may do this by choosing any combination of plan(s) or dependents listed on the next screen. If there are any discrepancies between your Election Form, the plan(s) you previously had, or dependents, or if you wish to select spouse-only or dependent-only coverage, please contact your administrator for further assistance.

CONTINUE NOT NOW

2. Choose which plans and coverage levels to elect, and then click "ADD ELECTION." Your total monthly premium will automatically change to reflect the premiums and any subsidies based on the plans and coverage levels you select.

PRODUCT INFORMATION

☒ Elect All

Product Name	Election End Date	Coverage Level	Dependent Name	Relationship	Amount
<input checked="" type="checkbox"/> Elect Aetna Dental Plan	Aug 08, 2021	QB Only	–	–	\$10.20
<input checked="" type="checkbox"/> Elect Aetna Medical PPO	Aug 08, 2021	QB Only	–	–	\$102.00
<input checked="" type="checkbox"/> Elect Aetna Vision Plan	Aug 08, 2021	QB Only	–	–	\$10.20
Total:					\$122.40

RESET

ADD ELECTION

NOT NOW

Note: If you choose to elect all plans, make sure to check the "Elect All" box in addition to the box for each individual plan. Also, only the boxes next to the dependents for whom you want to elect coverage should be checked for each plan. If the dependents you checked don't correspond with the coverage level you selected for one or more plans, you'll receive an error message and must make any necessary corrections before continuing.

3. Review your elections and click "CONFIRM AND ADD ELECTION."

Confirmation Needed

You are about to add an election. Do you want to proceed?

Product Name	Coverage Level	Dependent Name	Relationship
Aetna Dental Plan	QB Only	-	-
Aetna Medical PPO	QB Only	-	-
Aetna Vision Plan	QB Only	-	-

CONFIRM AND ADD ELECTION

CANCEL

Note: If you need to make changes, click "CANCEL" instead.

4. Read and accept the user agreement, and then click "ADD ELECTION."

AGREE AND SUBMIT

PLEASE READ THIS AGREEMENT CAREFULLY. IT GOVERNS YOUR ACCESS TO AND USE OF THE APPLICATION and the services and materials provided on the Application. In the agreement below and in our Privacy Policy, the terms "we" and "us" refer to DiscoveryBenefitsIncTest.

User Agreement

PRINT

APPLICATION USER AGREEMENT

PLEASE READ THIS USER AGREEMENT CAREFULLY. It governs your access to and use of this software application and the services and materials provided on it (collectively, "Application").

BY SELECTING "I ACCEPT" OR BY ACCESSING THE APPLICATION, YOU AGREE TO THE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT. IF YOU DO NOT AGREE TO BE BOUND BY ALL OF THE TERMS, CONDITIONS AND

☐ I Accept
Required

ADD ELECTION

NOT NOW

5. Review the election confirmation page with details on selected plans.

Click "PRINT" and/or "GO TO MEMBER PORTAL."

Note: You'll receive the following prompt if you exit before completing your election.

Election Not Processed

Thank you for visiting the online election screen of our Member Portal. You have chosen to cancel out of the election process.

If you choose to elect by mail, please complete and return your paper Election Form to the address listed on your Election Form. Once your Election Form has been processed you may return to this site and log in using the Username and Password you created for access to your Member Portal.

[CONTINUE ONLINE ELECTION](#)[SIGN OUT](#)

Scenario	Resolution
You already elected some plans and now want to elect others.	You can elect additional plans under the ELECTION tab through the end of your election period.
You want to cancel plans that have already been elected.	Submit a completed COBRA Benefits Termination Form. <u>Note:</u> You can't uncheck boxes under the ELECTION tab once the election of those plans has been submitted.

Payment methods

This article explains the various COBRA payment methods.

Watch [this video](#) to learn more. 🎥

Note: We don't accept payments via mobile payment services like PayPal or Venmo.

Check or money order payment

Remit payment by check or money order made payable to WEX. Include your member ID number, available in your online account, on the memo line to ensure your payment is applied to the correct account.

Note: Processing times are calculated starting from the day requests are received. According to [United States Postal Service guidelines](#), standard mailing time is 2-8 business days. If the United States Postal Service is experiencing service delays, you can view those by clicking [here](#).

One-time credit card, debit card, or ACH payment

Remit a one-time credit card, debit card, or ACH payment in your online account or via our automated phone system. A processing fee is charged per transaction, and you can only pay up to one month's premium per transaction. If you need to pay premiums for more than one month at a time, you may want to pay via check, money order, or set up recurring payments to avoid multiple processing fees.

Note: Only cards issued by Mastercard, Visa, Discover, and American Express are accepted. You can also use a health savings account (HSA) benefits card.

Recurring ACH payment

You can either set up recurring payments in your online account, in the WEX COBRA + direct bill mobile app, or by completing the Recurring Automatic Payment (ACH) Request Form. We recommend setting up recurring payments online or in the COBRA + direct bill mobile app, as there is a monthly black-out period from the 26th of the current month through the 4th of the following month for form processing. There is no fee assessed for recurring payments. Most plans allow you to select the preferred date you'd like payments to pull. Monitor your account closely to ensure payments are pulling as intended.



Auto bill pay

You may be able to remit payment using auto bill pay through your financial institution. Checks should be made payable to WEX, and you should include your member ID number during setup to ensure each payment is applied to the correct account. Financial institutions may show payments as processed before we actually receive them, so rely on your online account to verify when a payment has been applied.

Note: Payments will show as "WEX Insurance Premium" in your bank account transaction history or card statement.

Online Account

How to make a one-time COBRA premium payment in your online account

This article outlines how to make a one-time COBRA premium payment in your online account and also explains your payment options.

Note: To watch a video tutorial, [click here](#). 

Important

- All online payments must be made by 11:59 p.m. CT on the last postmark date of the applicable payment grace period.
- You can only pay for a maximum of one month's premium per online transaction.
- An additional processing fee is charged per online transaction.

Scenario	Action
You would like to pay the premiums for multiple months in your online account.	You will need to make separate transactions, and an additional processing fee will be charged for each one.

Payment options

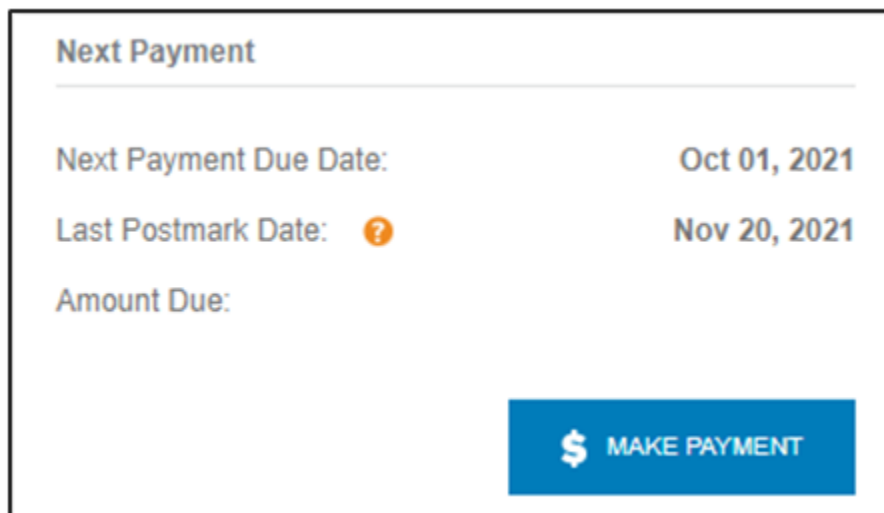
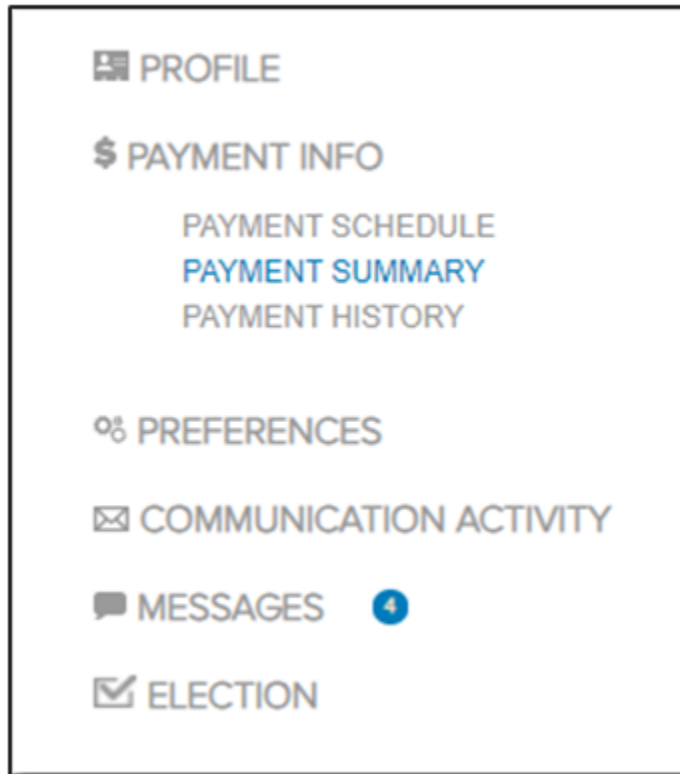
You can make online payments with a credit or debit card, or from your checking or savings account. It takes 2-3 business days for payments to be processed, and they appear on card and bank statements as "Health Ins Premium Pmt."



Payment instructions

To make a COBRA premium payment in your online account, complete the following steps:

1. Navigate to the Payment Summary tab under Payment Info on the left-hand side of the page. Click "Make Payment."



2. Select "Payment Method" from the Make a Payment drop-down list and choose to pay by credit or debit card or by checking or savings account, and then click "Next."

PAYMENT METHOD

You can make a payment online by credit or debit card, or from your checking or savings account. You may pay a maximum of one month's premium in any one online payment transaction. A \$20.00 processing fee will be added to all online payments. If you would like to pay for multiple premium months, you will need to make multiple online payments. A \$20.00 processing fee will be added to each online payment transaction. The Make a Payment option will be available only when you are able to make a timely payment, prior to 11:59 PM US Central Time on the Last Postmark Date. Online payments appear on your card or bank statement as "Health Ins Premium Pmt".

☒ I will pay by Credit or Debit Card

☐ I will pay by Checking or Savings Account

☐ I will send a Check or Money Order through the mail

NEXT **CANCEL**

Note: If you have a health savings account (HSA) debit card, you can use it to pay your premiums. However, you cannot use a flexible spending account (FSA) debit card to pay your premiums.

3. On the Payment Amount page, either choose to pay the entire amount due for the next premium month or provide a lesser amount, and then click "Next."

PAYMENT AMOUNT

☒ Pay full amount for the Next Premium Month Due: \$1,033.40

☐ Pay Other Amount: \$

NOTE
Selected Amount = \$1033.40
Processing Fee = \$20.00
Your Total = \$1053.40

NEXT **CANCEL**



4. On the Payment Info page, provide the payment information required, depending on the payment method you selected, and then click "Next."

PAYMENT INFO
Enter your checking or savings account information and click "Next".

First Name

Required

Mid

Last Name

Required

Bank Name

Required

Check Image

Memo

⑈089430098⑈ 0014098431⑈

Bank Routing Number Bank Account Number

Routing Number

Required

Confirm Routing Number

Required

Account Number

Required

Confirm Account Number

Required

Account Type

-- Select --

Required


NEXT

CANCEL

PAYMENT INFO

Enter your credit or check card information and click "Next".

Card Information	Billing Details
<p>Card Type</p> <p>-- Select --</p> <p><i>Required</i></p>	<p>Name</p> <p>Name as it appears on credit / debit car</p> <p><i>Required</i></p>
<p>Card Number</p> <p></p> <p><i>Required</i></p>	<p>Street</p> <p></p> <p><i>Required</i></p>
<p>CVC2 / CVV2</p> <p></p> <p><i>Required</i></p>	<p>City</p> <p></p> <p><i>Required</i></p>
<p>Expiration Date</p> <p>--Select Month--</p> <p><i>Required</i></p> <p>--Select Year--</p> <p><i>Required</i></p>	<p>State</p> <p>-- Select --</p> <p><i>Required</i></p> <p>Zip Code</p> <p></p> <p><i>Required</i></p>



CVC2/CVV2 number is printed in reverse italics on the right

NEXT

CANCEL

5. On the Review page, look over the payment information you provided for accuracy and check the box to agree to the terms of service before clicking "Make Payment."

Note: You have the option to print the Payment User Agreement for your records.

6. On the final Thank You page, view the payment confirmation message.

Note: You will also receive a separate payment confirmation via email.

How to set up recurring payments in your COBRA online account

This article outlines how to set up recurring payments in your COBRA online account.

Note: To watch a video tutorial, [click here](#). 

You can also make a one-time payment in your online account. You also have the option to log in to the COBRA Mobile App to make a one-time or recurring payment.

Important

- If your account isn't paid current, your first payment will include premiums from previous months to pay the account current, if supported by your plan design.
- Once recurring payments are set up, you're responsible for ensuring your payment is withdrawn from your bank account each month.
- If your plan design doesn't allow you to select custom recurring payment dates, your experience will differ from what's outlined below.

To set up recurring payments, complete the following steps:

1. Log in to your online account (<https://cobra.discoverybenefits.com/>)
2. Click "Recurring Payments" from the home screen, choose the type of payment you want to set up, and click "Next."

Note: The Recurring Payments page is accessible from the side navigation bar anywhere in your online account.

3. Select your preferred payment date and click "Next."

RECURRING PAYMENTS

Please select a date below that you would like your recurring payments to be scheduled.

Next Payment Date

**Based upon banking guidelines, the ACH payment may not post to your account today.*

The first payment will include the following amounts:

Payment Date	Payment Due Date	Amount Due
Feb 08, 2019	Feb 01, 2019	\$10.00

Total Payment Amount: \$10.00

Scenario	Resolution
Your account is paid current.	<p>The payment date will default to the earliest date allowed. You'll receive an error message if you select an incompatible date.</p> <p><u>Note:</u> Dates must be entered as MM/DD/YYYY.</p>
Your account isn't paid current.	<p>The payment date will default to the next business day. You'll receive an error message if you select an incompatible date.</p> <p><u>Note:</u> Dates must be entered as MM/DD/YYYY.</p>
You set up recurring payments to pull on the 31st of each month.	<p>If the next month has 30 days, payment for that month and all future months will automatically adjust to pull on the 30th of the month.</p>

4. Provide your bank account details and click "Next."



5. Review your recurring payment schedule and click "Next."

RECURRING PAYMENT SCHEDULE

Your first recurring payment scheduled for October 15, 2019 will be in the amount of \$540.44

RECURRING PAYMENT SCHEDULE

Payment Date	Payment Due Date	Amount Due
Oct 15, 2019	Oct 01, 2019	\$540.44
Nov 15, 2019	Nov 01, 2019	\$540.44
Dec 15, 2019	Dec 01, 2019	\$540.44
Jan 15, 2020	Jan 01, 2020	\$540.44
Feb 15, 2020	Feb 01, 2020	\$540.44
Mar 15, 2020	Mar 01, 2020	\$540.44
Apr 15, 2020	Apr 01, 2020	\$540.44
May 15, 2020	May 01, 2020	\$540.44
Jun 15, 2020	Jun 01, 2020	\$540.44
Jul 15, 2020	Jul 01, 2020	\$540.44

Navigation: << < Page 1 GO of 2 > >>

Buttons: NEXT, CANCEL

6. View the summary of your payment information, read and agree to the terms of service and click "Submit."

Note: You can edit or stop your recurring payments at any time.

Mobile App

Getting started with the WEX COBRA + direct bill mobile app

This article provides instructions for different tasks in the WEX COBRA + direct bill mobile app. From the COBRA + direct bill mobile app, you can elect coverage, make one-time payments, set up recurring payments and view copies of mailed communications.



Download the mobile app

You can download the mobile app for free on both Android and Apple devices.



Search "WEX COBRA" or "COBRA by WEX" to locate the app in your phone's online store.

Register a new account

You can register your new account through the mobile app by completing the following steps:

1. Download the app and tap "Register Here" on the app's landing screen.
2. Provide the following information:
 - a. Registration code
 - b. Social security number
 - c. Email address
 - d. Username
 - e. Password

3. Tap "Submit & Continue" to agree to the COBRA administration platform user agreement.

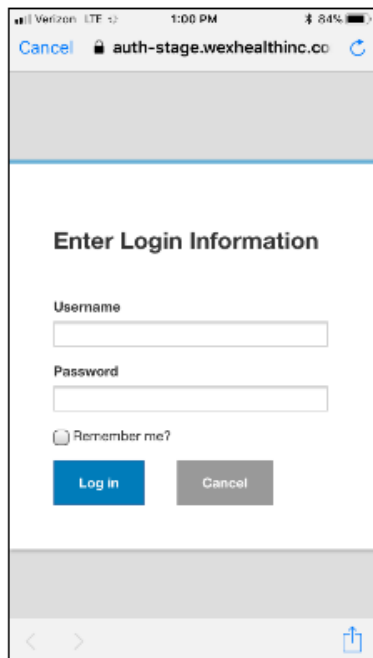
Note: You must scroll through the entire agreement before you can accept it.

4. View the verification message and tap "OK."

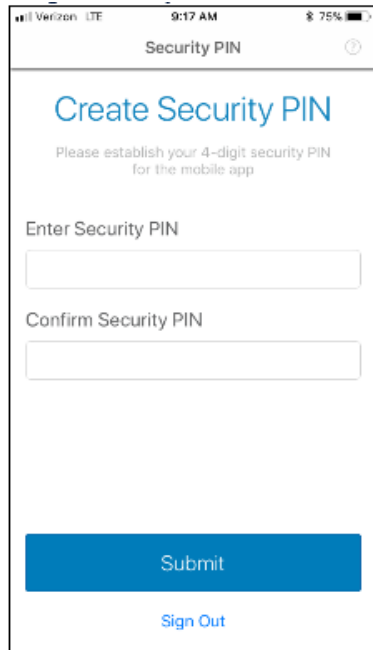
Log in as an existing user

Once you have registered your new account, you can access it through the mobile app by completing the following steps:

1. Tap "Start Log In" on the app's landing screen.
2. Agree to allow the mobile app to share information with your online account.
3. Provide your username and password and tap "Log in."



4. Create a security PIN and tap "Submit."



Navigate the mobile app

Home

Make A Payment

You can make a one-time payment. For more information, see *How to make a one-time payment in the COBRA Mobile App*.

Recurring Payments

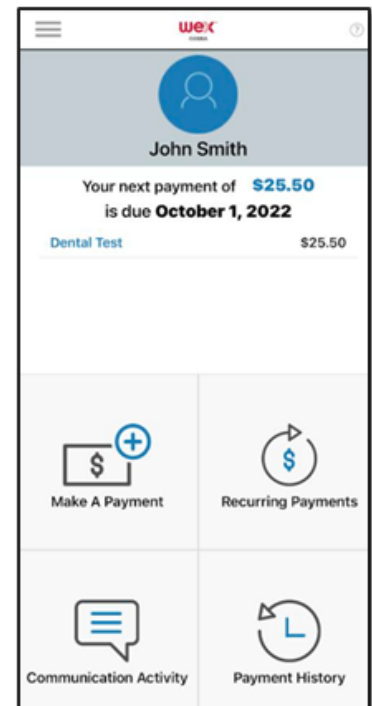
You can set up recurring payments. For more information, see *How to set up recurring payments in the COBRA Mobile App*.

Communication Activity

You can view copies of mailed notifications.

Payment History

You can view a history of your payments.



Menu

You can reset your PIN via the Menu icon in the upper left-hand corner of the screen.



Help

You can access our contact information for additional assistance.



How to set up recurring payments in the WEX COBRA + direct bill mobile app

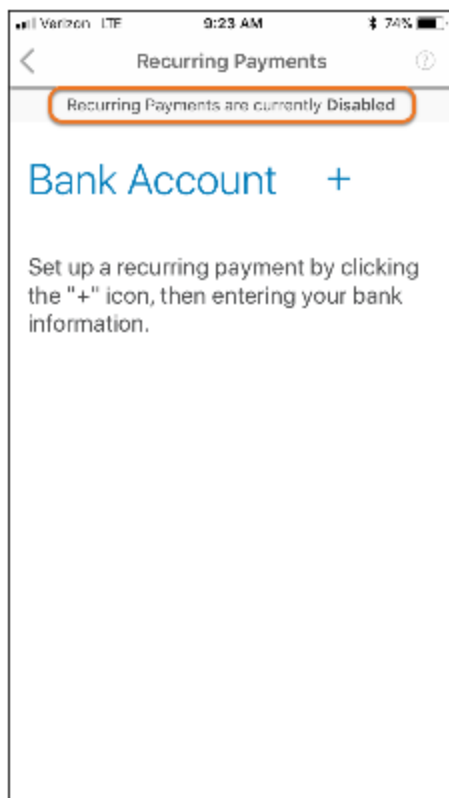
This article outlines how to set up recurring payments in the WEX COBRA + direct bill mobile app. You can also make a one-time payment in the mobile app. For more information, see *How to make a one-time payment in the COBRA Mobile App*. You also have the option to log in to your online account to make a one-time or recurring payment.

Important: Once recurring payments are set up, you are responsible for ensuring your payment is withdrawn from your bank account each month.

To set up recurring payments, complete the following steps:

1. Log in to the mobile app. See *Getting started with the WEX COBRA + direct bill mobile app* for instructions.
2. Tap "Recurring Payments" from the home screen.
3. Tap "+" to add a bank account.

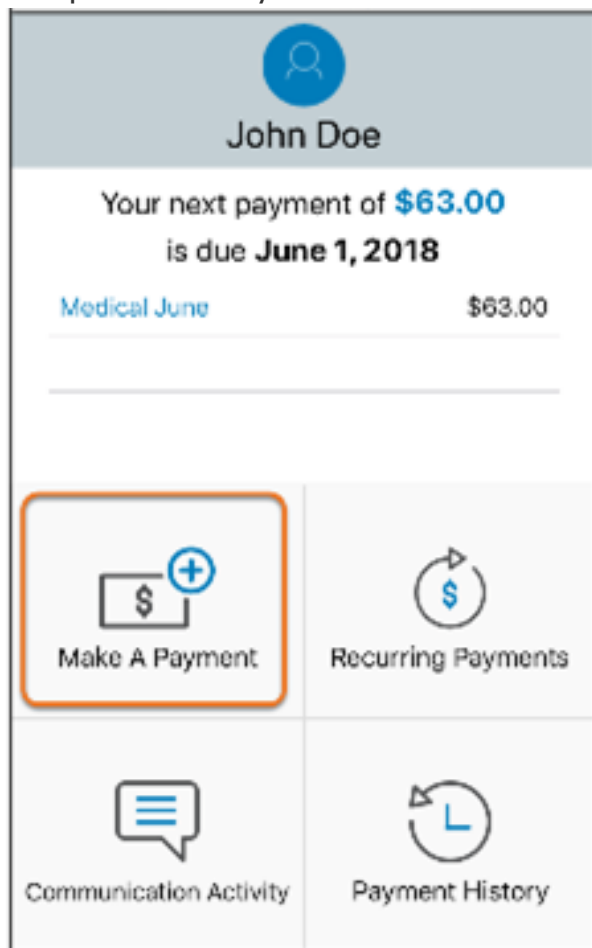
Note: The "Recurring Payments are currently Disabled" message will show until a bank account is added.



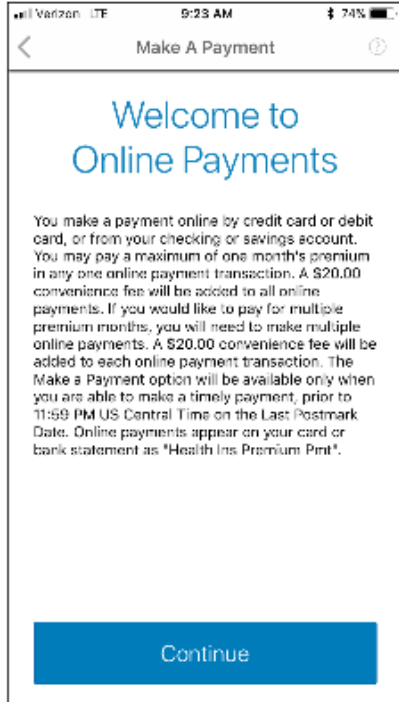
How to Make a one-time COBRA premium payment in your online account

This article outlines how to make a one-time payment in the WEX COBRA + direct bill mobile app. You can also set up recurring payments in the mobile app. For more information, see *How to set up recurring payments in the COBRA Mobile App*. You also have the option to log in to your online account to make a payment. To make a one-time payment, follow these steps:

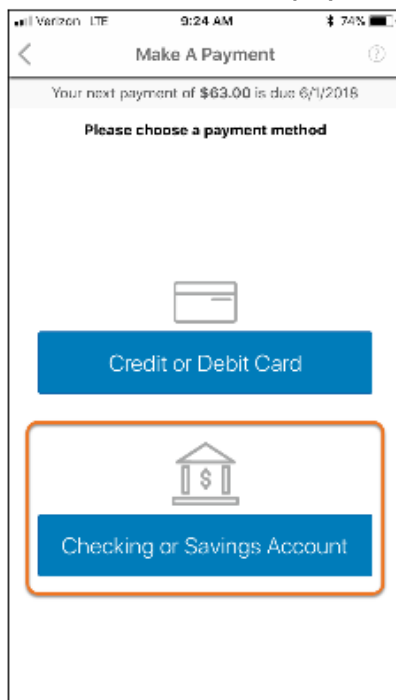
1. Log in to the mobile app See *Getting started with the WEX COBRA + direct bill mobile app* for instructions.
2. Tap “Make A Payment” from the home screen.



3. View the Welcome to Online Payments screen and tap "Continue."
Note: This screen includes information regarding the convenience fee.



4. Select the desired payment method.



Note: For credit or debit cards, only Mastercard and Visa are accepted.
5. Select either the full premium amount or a custom amount and tap "Next."

Make A Payment

Payment Amount

Please choose a payment amount

☒ Pay full amount for the Next Premium Period Due: **\$63.00**

☐ Pay other amount: \$

Selected Amount	\$63.00
Convenience Fee	\$20.00
Total	\$83.00

[Next](#)

Note: Custom amounts cannot exceed the amount owed for the next premium period due.
6. Provide the credit card, debit card or bank account information and tap "Next."
7. Toggle "I Agree."

Make A Payment

By clicking the "Make Payment" button, you are authorizing funds to be withdrawn or credited from the specified account or to your credit/debit card. You also certify that all beneficiaries, including yourself, for whom you are paying remain eligible for participation in the continuation. Submission of payment does not guarantee coverage. All eligibility, payment, election and other requirements still apply.

☒ I Agree

8. View the confirmation message.