

Your online renewal option offers real time submission of rate changes to isolved Benefit Services with just a few clicks of the mouse, similar to submitting Qualifying Event and New Enrollee forms. Conceivably, you could submit rate changes to isolved Benefit Services and complete a Qualifying Event Form containing the updated rate information within moments, eliminating the wait time for manual plan and rate updates. Additionally, a confirmation report is available immediately upon submission of the updated rates.

isolved Benefit Services requests updated rate information from Premium Collection service clients by providing a **Rate Renewal** email to the individual(s) designated on the account to receive it. If you have a simple rate change, you can update the rates online starting 120 days prior to the renewal date of the plan. If the plan's renewal date is more than 120 days in the future, the online rate renewal option will be unavailable.

### To access the online rate renewal feature

- Navigate to the [isolved Benefit Services login page](#).
- Enter your Login/Email and Password. First time users will enter your assigned User ID (Login) and Password.

New users will be prompted to update security settings by entering email address, new password (must contain one letter, one digit, one special symbol and be at least 8 characters) and recovery information.



COBRA Sign In

Login/Email

Password

Log In

[Forgot your Password?](#)

If you have forgotten your User ID, please contact us at 866-320-3040.

**Please, update your security settings**

Submit

Login Information

Email:   
Your Email will be used as your user name in time of login into Client Web Site and for password restoration. Please use a valid email address.

Password:   
Password should contain one letter, one digit, one special symbol and be at least 8 characters

Confirm Password:

Password Hint:   
It is a remainder or an idea to remember (recover) password

Recovery Information

Security Question:

Answer:

When setting your password, you cannot reuse any of your last 10 passwords. If your password fails after five attempts, you will be locked out for 20 minutes before you can try to access your account again.

**Note:** Unique User IDs and passwords should be generated for each COBRA online user. Our online system stamps all transactions with date, time and user information. Access to online features is also governed through role-based security features. Multiple users are supported. To add users, contact Customer Service at 866-320-3040.

You will be asked to change your password every 60 days for security purposes.

The final step to access the COBRA Online Portal is setting up your Two-Factor Authentication code. Depending on the option you select, you will be sent a validation code in one of three ways:

- **Email:** You receive your verification code via email
- **SMS:** You receive our verification code via text message to the phone number you enter
- **Google Authenticator:** You receive your verification code via the Google Authenticator app. Scan or key in the code from the screen.

Two-Factor Authentication

Protect your account with two-factor authentication

Each time you sign into your account, you will need to enter a password and a verification code.

How do you want to get codes?

EMAIL

SMS

Google Auth

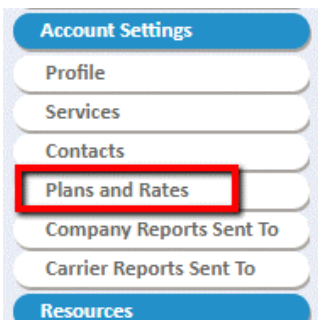
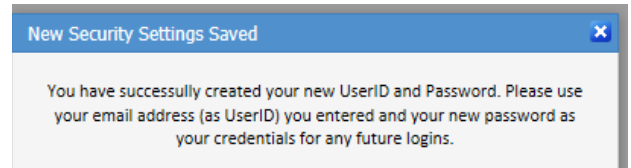
What email address do you want to use?

Next

Two-factor authentication is an extra layer of security for your isolated Benefit Services COBRA Online Portal designed to ensure that you are the only person who can access your account, even if someone knows your password.

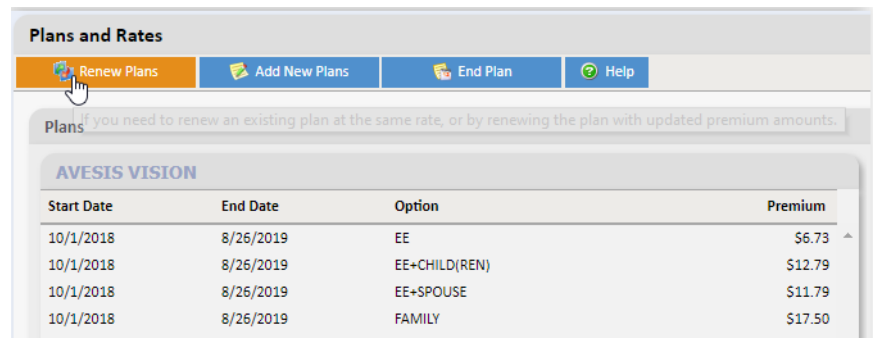
For help retrieving a lost or forgotten password click the **Forgot Your Password** link below the Login. For help retrieving a lost or forgotten UserID, contact Customer Service at 866-320-3040.

New users will receive a prompt once all their new security settings have been saved.

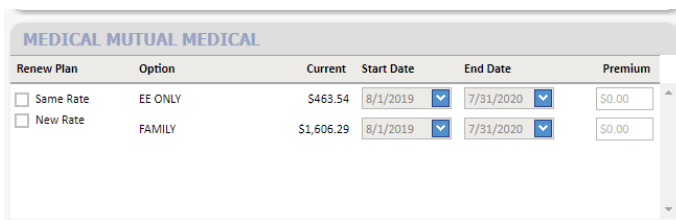


Select **Plans and Rates** found under the Account Settings on the left-hand navigation bar on the COBRA Online home page.

**Renew a Plan:** If you need to renew an existing plan (within 120 days prior to the plan renewal dates) at the same rate, or by renewing the plan with updated premium amounts, click on “Renew a Plan”.



You can either provide new rates or select same rates – where the rates are not changing for the new plan year. If providing updated rates, **do not include the administration fee**, we will add that based upon your account set up. Once you have selected “Same Rate” or “New Rate” with the new premiums, click on “Submit” to provide your information (in real-time) to isolated Benefit Services.



**Note:** Before clicking, submit, please make certain that the information being provided is final and correct, as incorrect rates affect your participant’s election notices, invoices and may appear confusing on the website when you provide qualifying event data. Once you submit your data to isolated Benefit Services, these updates have been saved in real time to our database.

**Add New Plans:** If you are now offering a new plan, click on “Add New Plans” to provide the plan information. Continue to do this for all new plans. (If you are replacing a plan, make sure you “End Plan” for any plans that are no longer being offered.)

## Add New Plans

You will enter the following information:

- Provider (BCBS of MI)
- Plan Name (Medical HMO)
- The type of insurance, the system could prefill this for them if it can be determined (HMO)
- Group No. (not required, recommended)
- Division No. (not required)

**New Plan**

Provider:

Plan:

\*What type of Insurance is this:

Group No:

Division No:

Then select one of the options for the coverage period end date:

Select one of the options below for the coverage period end date:

OBRA of 1989 Rule (COBRA ends 18/29/36 months from loss of coverage)

Month End Expires (COBRA ends last day of 18/29/36 months of COBRA coverage)

Neither (COBRA ends 18/29/36 months from event date). If none selected, this option will be applied

Tier/Coverage Level

Variable Rate:

\*Plan Year Start Date:

\*Plan Year End Date:

Enter the Plan Year Start date (the end date will auto populate one year from the start date). You can adjust that date if your plan year is more than a one-year period.

If the plan is a variable plan, select the “Variable Rate” and you will not be required to enter anything for rates as you will provide any rates when you provide the Qualifying Event data.

The final step is selecting the tier level you would like to use.

### Variable rate plan

Tier/Coverage Level

Variable Rate:

\*Plan Year Start Date:

\*Plan Year End Date:

Name	Option	Premium W/O Fee
1 Tier	SINGLE	Variable Rates
2 Tier	EE+1	Variable Rates
3 Tier (EE ONLY)	EE+FAMILY	Variable Rates
3 Tier (SINGLE)		
3.1 Tire (SINGLE)		

### Plan with rates (entered without the admin. fee added)

Tier/Coverage Level

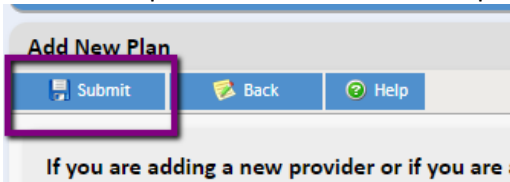
Variable Rate:

\*Plan Year Start Date:

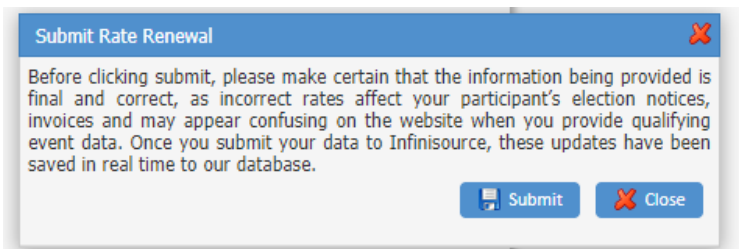
\*Plan Year End Date:

Name	Option	Premium W/O Fee
1 Tier	SINGLE	\$222.22
2 Tier	EE+1	\$333.33
3 Tier (EE ONLY)	EE+FAMILY	\$444.44
3 Tier (SINGLE)		
3.1 Tire (SINGLE)		
4 Tier (EE ONLY)		

When all required fields have been completed, click on “Submit”.



You will receive one last prompt to “Submit” the data to isolved Benefit Services.



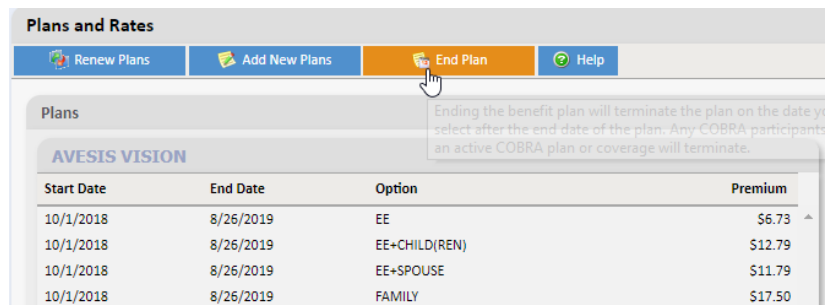
**Note:** Make certain that your information is final and correct as incorrect rates will affect your participant’s election notices, invoices and may appear confusing on the website when you provide qualifying event data. Once you submit your data to isolved Benefit Services, these updates have been saved in real time to our database.

You can begin using these plans as soon as they are entered within the portal. You will also see the new plan added within their Plans and Rates page.

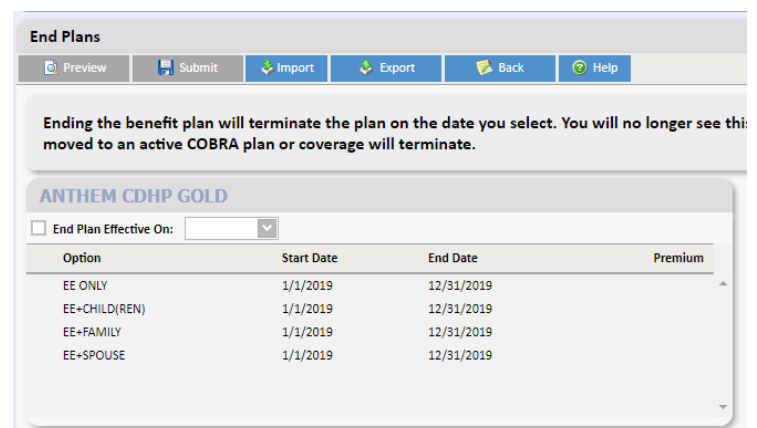
You can also Renew your plan(s) through the Export/Import process. For assistance with this, please review our [Plans Import/Export Guide](#).

**End a Plan:** If you are no longer offering a plan, you can click on “End Plan” and that will end the plan based upon the date you provide to us.

Example, you offered BCBS of NC in the current plan year, but that plan is ending, and you are now offering a United Healthcare plan. You can end the BCBS of NC plan by clicking “End Plan” and entering the date that plan will no longer be available. (You would “Add New Plans” for the new plan being offered, e.g. United Healthcare plan.)



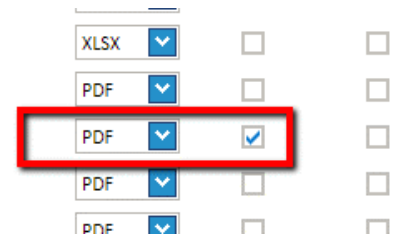
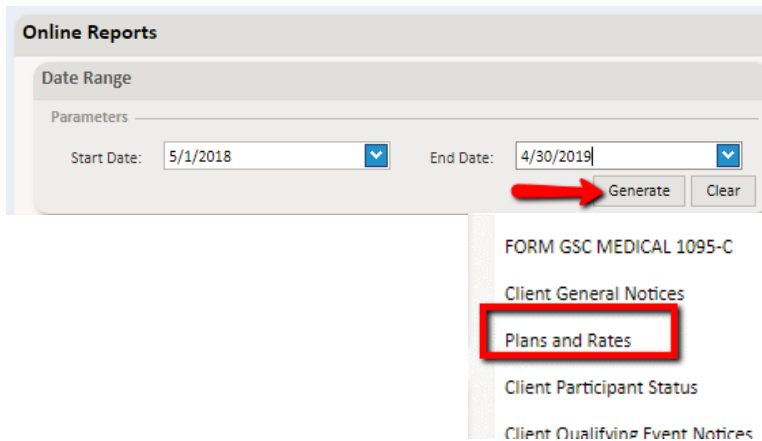
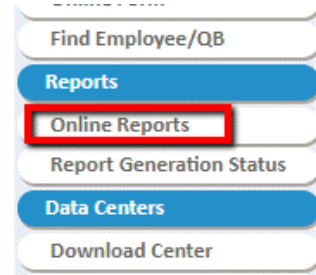
**Note:** Ending the benefit plan will terminate the plan on the date you select. You will no longer see this plan available as an option to select after the end date of the plan. Any COBRA participants that are enrolled in a plan you are ending will need to be moved to an active COBRA plan or coverage will terminate.



You can also end a plan through the Export/Import process. For assistance with this, please review our [Plans Import/Export Guide](#).

You will receive a Plans and Rates Confirmation Report delivered to your Download Center the day after you entered and saved your new premiums. You can also access this report by going to **Reports** and selecting **Online Reports**.

Enter the date range of your plan year and select one of the check boxes next to the **Plans and Rates report**. You can choose to run the report or send it to your Download Center. Then, go back and click **Generate** under the date range parameters.



You have now completed updating the rates for your renewing plan and/or submitting your new plan and rates. The new plan information is immediately saved within isolved Benefit Services' system. The online rate renewal service is available for 120 days prior to the plan renewal date. If the renewal date is outside this 120-day window the online rate renewal service is not available.

Should you have any questions regarding the online submission of rate renewal information, please contact a member of the Customer Service Team by calling 866-320-3040 or via email at [crmail@isolvedhcm.com](mailto:crmail@isolvedhcm.com).