

This FAQ highlights some of the most frequently asked questions regarding participant support. Your COBRA notice contains important information. Please read and retain your COBRA notice so that you are aware of the rules and regulations concerning your COBRA rights.

### How do I pay for COBRA?

- You may **mail** your payment to: **isolved Benefit Services, Attn: Payment Center, PO Box 949, Coldwater, MI, 49036-0949**. Please make check or money order payable to isolved Benefit Services. If sending priority mail, our physical address is: isolved Benefit Services, Attn: Payment Center, 15 E Washington Street, Coldwater, MI, 49036. Payments made through the mail will need to allow for adequate time for mail and processing time. All payments must be paid in full, with postmark on or before the grace date.
- You may make an **online payment**. There is a \$1.45 convenience fee for online payments made through our website. The \$1.45 fee is non-refundable. You must have your bank routing number and account number to make online payments. Online payments need to be made by 11: 59 PM Eastern time on the grace date. Online payments will be posted immediately to your record, but may take a few days to pull from your account.
- Credit cards, debit cards, and check by phone are not accepted under any circumstances.

### When is my payment due?

You may include your first monthly premium payment with your COBRA election form. We will not send the report for reinstatement of coverage until we receive at least 1 month's payment. You are allowed 45 days from the date your election form is POSTMARKED (or entered online) to make your payment back to the loss of coverage date to the current month. Payments are due the 1<sup>st</sup> of every month following your initial payment. You are allowed a 30-day grace period from the due date to pay each monthly payment. You may pay more than one month at a time if you wish. The amount listed on your notice is a monthly premium.

### Can I set up recurring payments?

Yes, recurring payments are allowed once you are current with your payments. Please note, you will not be mailed or emailed an invoice once you set up recurring payments. An invoice can be viewed within the COBRA Participant Online Portal under the invoices tab. It is your responsibility to monitor your payments monthly.

### Will I receive an invoice every month?

Generating monthly invoices are not a requirement for continuation coverage. isolved Benefit Services does send monthly invoices as a courtesy; however, in the absence of an invoice you must have your COBRA premiums postmarked no later than the last day of the grace period.

### What if I don't receive an invoice?

It is your responsibility to pay your COBRA premiums even in the absence of an invoice. If you do not have an invoice you can send your payment along with the employee's name and the name or account number of the former employer. Invoices can always be viewed in your online record.

### How do I login to the COBRA Participant Online Portal?

[www.isolvedbenefitservices.com](http://www.isolvedbenefitservices.com) → LOGIN → COBRA Login → Employees

Your username and password will be listed on your COBRA election notice. For security purposes, the election notice is the only document that will contain that information. If you have trouble logging in first try "forgot password" before contacting isolved Benefit Services.

## What can I do on the COBRA Participant Online Portal?

- Check the status of your election
- Payments
- Set up auto payments
- Make changes to personal information
- View invoices

## For what reasons can my COBRA coverage be terminated?

1. The employer no longer provides any group health coverage to any employee.
2. The COBRA premium is not paid by the grace date. isolved Benefit Services is not required to make exceptions based upon individual circumstances, and if you make a late payment, coverage will be terminated permanently, with no possibility of reinstatement.
3. After the date you elect COBRA, you become covered under another group health plan.
4. After the date you elect COBRA, you become enrolled or effective on Medicare.
5. The Qualified Beneficiary is no longer deemed disabled by Social Security, coverage will terminate the first of the month that is more than 30 days after the date of the final determination.
6. COBRA continuation coverage may be retroactively terminated for cause (e.g., fraudulent activity) on the same basis that the plan terminates the coverage of a similarly situated active employee for cause.

## What if I want to terminate my COBRA coverage?

You would stop making payments and automatically be removed from the plan if the payment is not received postmarked by the last day of the grace period. You may also send in a request to cancel to [QBmail@isolvedhcm.com](mailto:QBmail@isolvedhcm.com) from your personal email address. We will need signatures of those 18 and older if terminating coverage for multiple participants. You may receive invoices during this time frame. Nonpayment of COBRA premiums is not reported to the credit bureau, therefore it will not reflect on your credit rating.

\*\*Please note, obtaining information from our website is secure. \*\*