

Welcome to Flex Facts, your COBRA Benefits Administrator. If you are eligible for COBRA coverage, you will receive a COBRA Notice from our office detailing your rights and coverage options. Use this guide to learn about your COBRA election and premium payment options.

## What is COBRA?

COBRA provides a temporary continuation of coverage offered to employees who lose their group coverage as a result of a qualifying event.

## How long do I have to elect COBRA continuation?

You have 60 days from the loss of coverage to make your COBRA election. Payment must be made in full to reinstate your coverage.

## Can I elect other plans/levels of coverage?

COBRA allows you to continue on the same plans you were previously enrolled on. You may choose to elect a lower tier of coverage.

## How do I elect coverage?

You will receive a COBRA notice from Flex Facts with your election form. Elect/waive the available plan options, then sign and return your form to Flex Facts for processing.

## How do I make my first payment?

The simplest way to make your first payment is to mail a check along with your election form. To expedite the process, your election form can be emailed to [cobra@flexfacts.com](mailto:cobra@flexfacts.com) and a payment can be made via credit card at [www.flexfacts.com/cobra-payment](http://www.flexfacts.com/cobra-payment).

- ✓ Your Member ID can be found on the bottom of each page of the COBRA Notice. It is the last 6 digits after the "0"s.
- ✓ A processing fee will be added to your premium payment when paying via a credit card.

## When will my coverage be reinstated?

Flex Facts will request reinstatement of coverage once your signed election form and payment is received. Coverage is generally active within 3-5 business days, retroactive to the first day of COBRA with no lapse in coverage.

## What's next?

Once your election and payment have been processed, you will receive a welcome packet with premium payment coupons and online portal access. You will then be able to enroll in recurring ACH or credit card payments to eliminate the processing fee for future premium payments.