

# COBRA participant guide

## Introduction

If you are eligible for COBRA, use this guide to learn how to access online information about your coverage and payment options, make premium payments, print forms and more. We have also created a glossary in the back of this guide, which explains many of the COBRA coverage terms mentioned in the following pages.

## COBRA checklist

Use this list to make sure you've taken all the first steps to electing your continuation coverage.

- Carefully review your election agreement for rights and responsibilities
- Create a member user account on uhcservices.com
- Log in to uhcservices.com to enroll in your benefits
- Enter beneficiary information (Beneficiary is the person eligible for continuation coverage)
- Enter your dependent information
- Confirm your coverage elections
- Print a copy of your elections

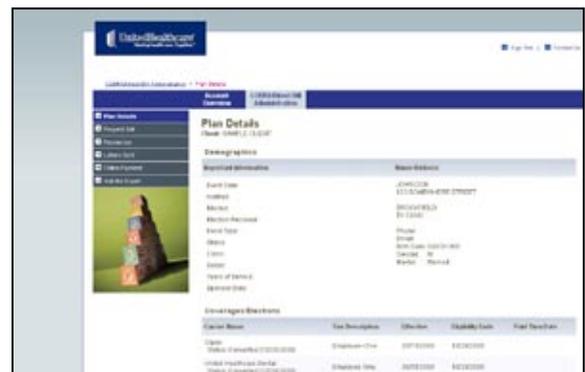
## General timeline of events

30 days	14 days	60 days
Your previous employer is required to notify the plan administrator (UnitedHealthcare) within 30 days of your or your dependent's qualifying event (loss of coverage).	An election notice is mailed from UnitedHealthcare to you (or your dependent) within 14 days of notification from your previous employer. The notice advises you or your dependent of your rights under COBRA.	You (or your dependent) have 60 days to make your election and return it to UnitedHealthcare. If you initially waive your COBRA continuation coverage, you may still elect to continue coverage within the 60 day election period. If coverage is elected, you (or your dependent) have 45 days from election date to pay for your coverage from date you lost coverage through the current month.

## Website features

Once you have registered on uhcservices.com, you can access your account to:

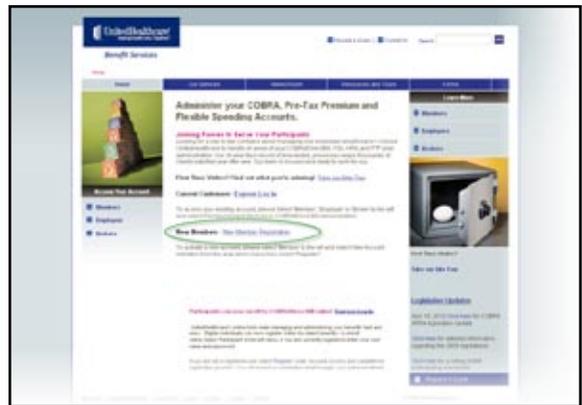
- ▶ Enroll in benefits
- ▶ Make an online payment
- ▶ View samples of letters that will be mailed to you by UnitedHealthcare regarding continuation of coverage
- ▶ Request account updates, i.e. address changes, etc.
- ▶ Send secure email to UnitedHealthcare regarding your continuation coverage
- ▶ Access forms and other resources



## Creating an account on uhcservices.com

Our self service tool is available to you 24/7. To get started you must create a user account. Follow the below steps to create a user account.

1. **Go to** uhcservices.com
2. Click on “New Member Registration”
3. Select “Member Registration” from drop down box
4. Continue the step by step registration process.



## Electing or declining continuation coverage

You may elect continuation coverage on our website, uhcservices.com or by completing the election agreement mailed to you. You will receive the election agreement within 14 days of your qualifying event.

To elect or decline continuation coverage on uhcservices.com, simply log in to the website using the username and password you created and follow the below steps.

5. After signing into uhcservices.com, select “Complete your enrollment.”
6. Continue the step-by-step election process.

**Important: Print a copy of your elections for your records.**

Please note: While electing continuation coverage on the website, if the coverages are incorrect or there is other incorrect information which is protected and cannot be edited, use the Request Edit option on uhcservices.com to request the changes.

**Please note: Until premiums have been paid in full, you will not have coverage for your plan(s).**



### For more information

Please log on to uhcservices.com to view the complete participant guide, including additional information to manage your COBRA account, in our resources section.

## Important timeframes

You have 60 days from the date printed on the election agreement to elect COBRA continuation coverage.

Your election agreement will be processed in approximately 3 business days of receipt.

