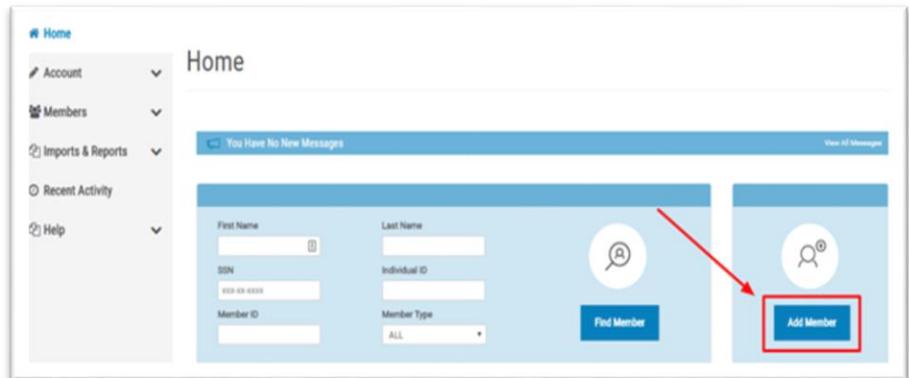


Adding A Qualified Beneficiary (QB)

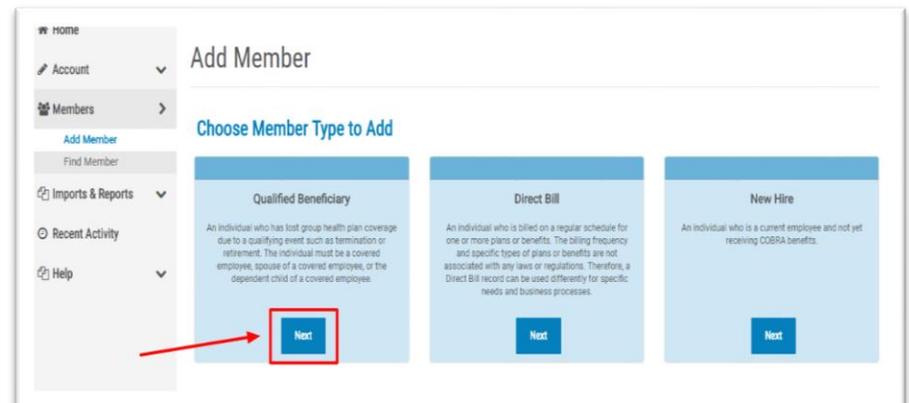
COBRA: Adding A Qualified Beneficiary (QB)

When a qualifying event causes an employee to become eligible for COBRA, they must be added to the system as a new QB. The QB's general information is required along with the event information. You will then apply the appropriate plans for the QB's continuation of coverage. If there are any dependents, they are to be added as well. The last step, if required, is to put in place a subsidy schedule.

Step 1: From the **HOME** page of your company's **CLIENT PORTAL**, click **ADD MEMBER**.

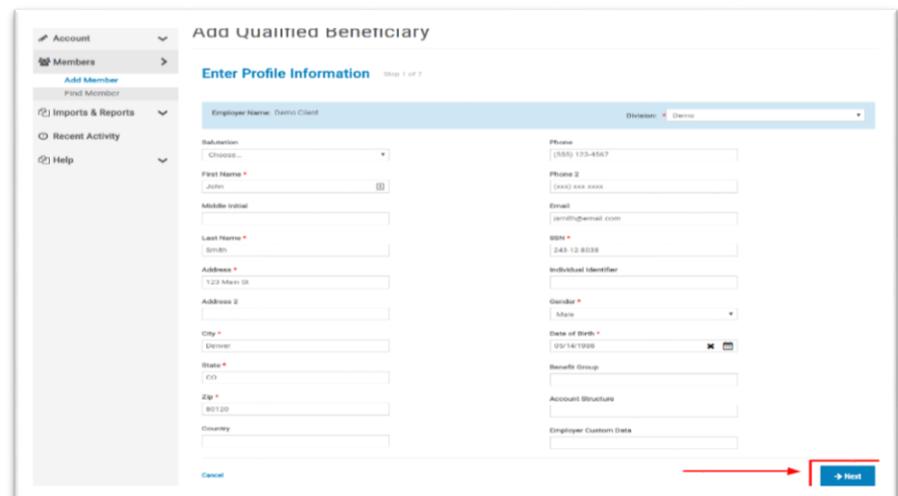


Step 2: On the next page, click **NEXT** under **QUALIFIED BENEFICIARY**.



Step 3: On the next page, enter the QB's basic profile information. When finished, click the **NEXT** button to continue to the **EVENT** page.

****Please make sure to add an email address and phone number, in case we need to contact the QB about their continuation.****



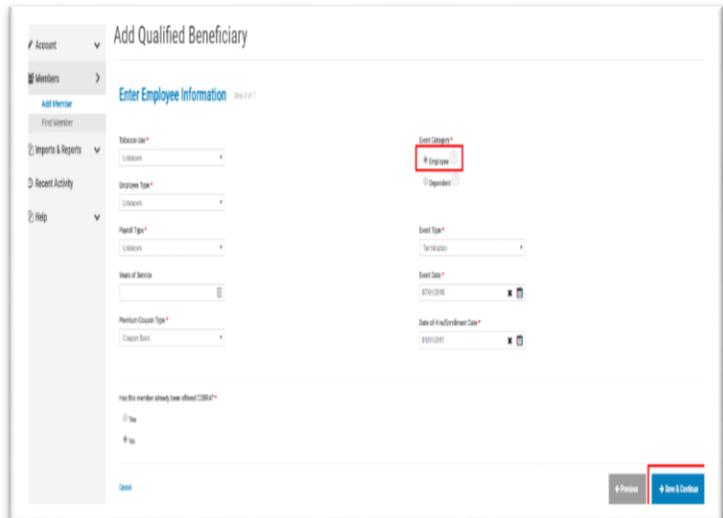
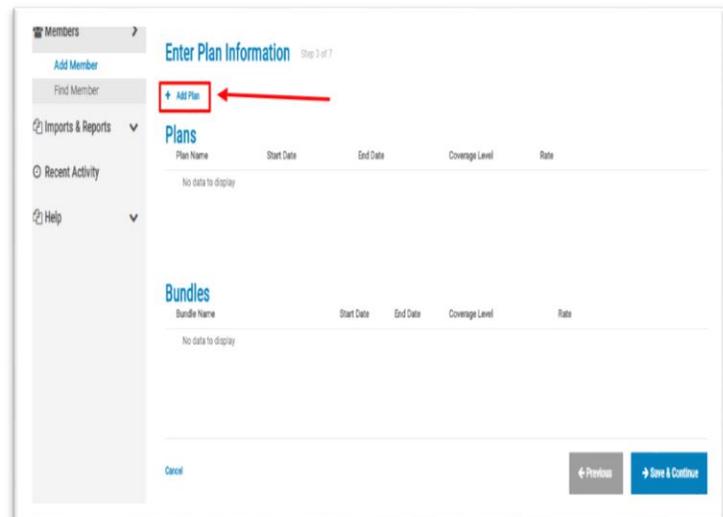
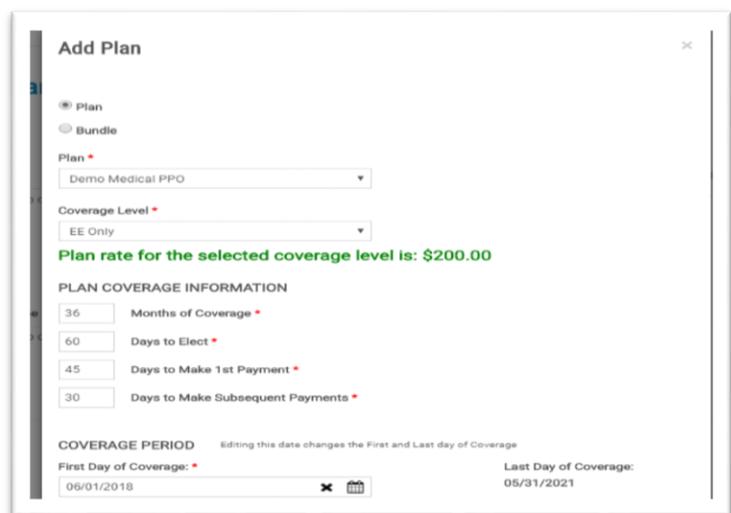
Adding A Qualified Beneficiary (QB)

Step 4: On the next page, unless specifically used by your organization, you can leave the Tobacco Usage, Employee Type, and Payroll Type as “Unknown”. Under Premium Coupon Type, always select “Coupon Book”. Under **EVENT CATEGORY**, select the “Employee” button and enter the required event information. Under **EMPLOYEE INFORMATION**, enter the employee’s name and SSN, and then select the **SAVE & CONTINUE** button to continue to the **PLANS** page.

***The **CATEGORY** section allows you to set whether the QB is employee or dependent (Dependent being used typically in the event of a divorce or a dependent child ceasing to be a dependent).

Step 5: Now you have to add the plans for the QB. From the **PLANS** page, select the **ADD A PLAN** button.

Step 6: Choose the **PLAN** and **COVERAGE LEVEL**. The number of months of coverage, days to elect, days to make 1st payment, and first day of coverage will all automatically populate based on the QB’s event date and event type. Click the **SAVE** button to include the selected plan.

Adding A Qualified Beneficiary (QB)

Step 7: The first plan should now be visible. You may add any other necessary plans via the same method. As you can see below, we have added **MEDICAL** for EE+Spouse. We must still add the other plans offered to our demo

QB (**VISION** and **DENTAL**). Select **ADD A PLAN** to finish adding the appropriate plans. Once all the necessary plans have been added for the QB, select the **SAVE AND CONTINUE** button to go to the **DEPENDENTS** tab.

Add Qualified Beneficiary Step 3 of 7

Enter Plan Information

Demo Medical PPO has been successfully added

+ Add Plan

Plans

Plan Name	Start Date	End Date	Coverage Level	Rate	
Demo Medical PPO	06/01/2018	05/31/2021	EE Only	\$200.00	Edit Drop Delete

Bundles

Bundle Name	Start Date	End Date	Coverage Level	Rate
No data to display				

Cancel Previous Save & Continue

Step 8: ADDING A HEALTHCARE FSA:

When adding a Healthcare FSA plan, you will need to calculate the monthly rate to be billed. Subtract the **YTD CONTRIBUTIONS** from the **ANNUAL ELECTION AMOUNT**. Divide this by the number of months remaining in the plan year. This will be the monthly amount due for Healthcare FSA.

PLEASE NOTE, for billing purposes, FSA starts the first of the following month in which coverage was lost.

Step 9: The next step is to add all dependents to be included in the continuation. Select the **ADD A DEPENDENT** button to continue. If the QB you are adding does not have any covered dependents, simply click **SAVE AND CONTINUE**.

Add Qualified Beneficiary Step 4 of 7

Dependents

+ Add Dependent

Name	Relationship	Date of Birth	SSN	Gender
No data to display				

Cancel Previous Save & Continue

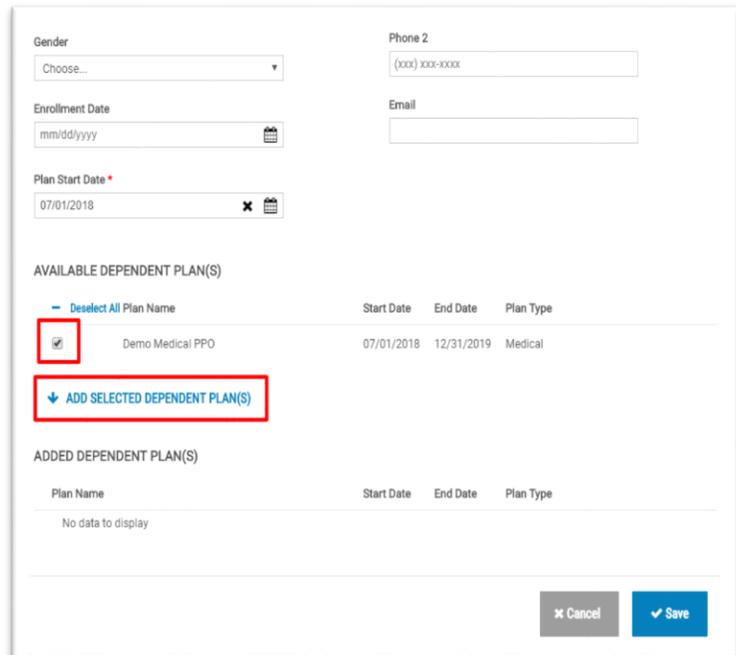
Adding A Qualified Beneficiary (QB)

Step 10: Enter all the required fields (with red asterisk), and please include the **SSN** and **DOB**. Select the **SAVE** button to continue.



Step 11: After adding the dependent's details, you will see the Plan Information appear below. Check the box to select the plan(s) that the dependent should be offered, then click **ADD SELECTED DEPENDENT PLAN(S)**. You will see each added plan appear in the list under "Added Dependent Plan(s)".

Step 12: Once all plans appear under Added Dependent Plan(s), click **SAVE**.



AVAILABLE DEPENDENT PLAN(S)				
<input type="checkbox"/>	Plan Name	Start Date	End Date	Plan Type
<input checked="" type="checkbox"/>	Demo Medical PPO	07/01/2018	12/31/2019	Medical

ADDED DEPENDENT PLAN(S)			
Plan Name	Start Date	End Date	Plan Type
No data to display			

Adding A Qualified Beneficiary (QB)

Step 13: Now that the first dependent has been added, you may add any others that may exist. If there are no other dependents to add, then you can select the **SAVE AND CONTINUE** button to continue to the **SUBSIDIES** tab. If you do not need to add subsidies, just click **SAVE AND CONTINUE**.

Choose... (xxx) xxx-xxxx

Enrollment Date: mm/dd/yyyy

Plan Start Date: 07/01/2018

EMAIL

AVAILABLE DEPENDENT PLAN(S)

Deselect All Plan Name	Start Date	End Date	Plan Type
No data to display			

ADD SELECTED DEPENDENT PLAN(S)

ADDED DEPENDENT PLAN(S)

Plan Name	Start Date	End Date	Plan Type	Drop	Delete
Demo Medical PPO	07/01/2018	12/31/2019	Medical		

Cancel Save

Step 14: On the Subsidies page, select the **ADD A SUBSIDY SCHEDULE** button to set the details of the subsidy. If no subsidy is necessary, then click **SAVE AND CONTINUE**.

Add Qualified Beneficiary

Dependents Step 4 of 7

Jane Smith has been successfully added as a Dependent

+ Add Dependent

Name	Relationship	Date of Birth	SSN	Gender	Edit	Delete
Smith, Jane	Spouse	06/01/1995	234-56-7890			

Cancel Previous Save & Continue

Step 15: Set the **SUBSIDY SCHEDULE** by completing the required fields. The Subsidy Schedule Start must be set to the first day of the month in which the subsidy goes into effect. When finished, click **ADD**

Add Subsidy Schedule

Subsidy Schedule Start: 06/01/2018

Subsidy Schedule End: 08/31/2018

Subsidy Schedule Type: Employer Subsidy

Subsidy Schedule Amount Type: Percentage

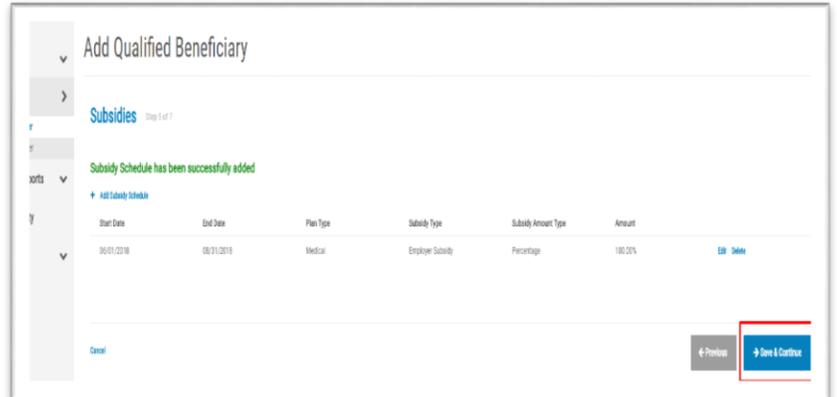
Plan Type: Medical

Amount: 100.00%

Cancel Add

Adding A Qualified Beneficiary (QB)

Step 16: Review and edit the subsidy details if desired. Click **SAVE AND CONTINUE** to proceed.



Add Qualified Beneficiary

Subsidies Step 5 of 7

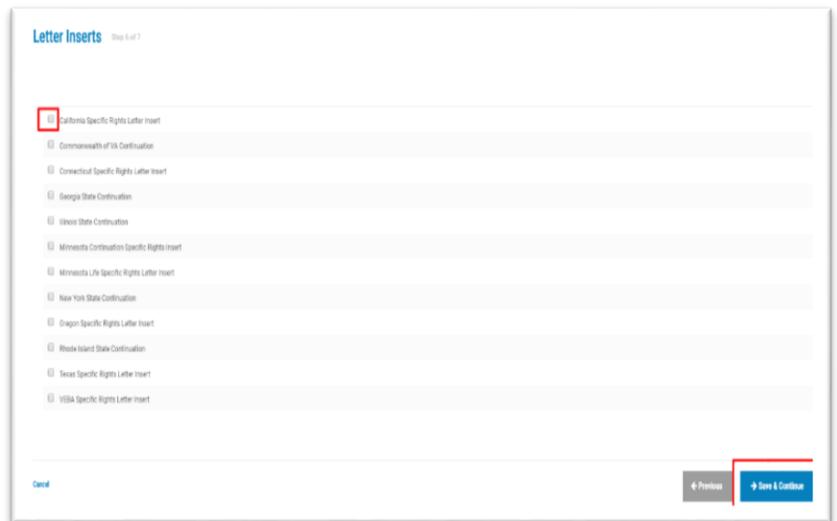
Subsidy Schedule has been successfully added

+ Add Subsidy Details

Start Date	End Date	Plan Type	Subsidy Type	Subsidy Amount Type	Amount	
06/01/2018	08/31/2018	Medical	Employee-Schedule	Percentage	100.0%	Edit Delete

Cancel ← Previous **→ Save & Continue**

Step 17: On the next page, you will have the option to add Letter Inserts for states that require additional information to be included with the Specific Rights Notice. This page can be ignored. If there are letter inserts, benefitexpress will handle this step. Simply click **SAVE AND CONTINUE**.



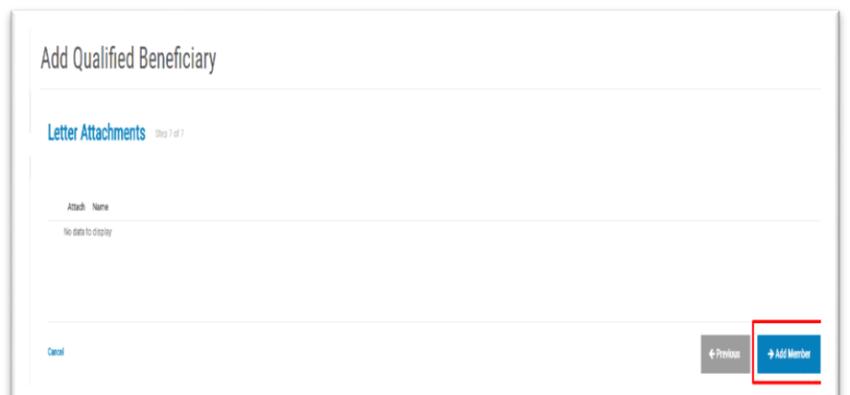
Letter Inserts Step 6 of 7

- California Specific Rights Letter Insert
- Commonwealth of MA Continuation
- Connecticut Specific Rights Letter Insert
- Georgia State Continuation
- Illinois State Continuation
- Minnesota Continuation Specific Rights Insert
- Minnesota Life Specific Rights Letter Insert
- New York State Continuation
- Oregon Specific Rights Letter Insert
- Rhode Island State Continuation
- Texas Specific Rights Letter Insert
- WVA Specific Rights Letter Insert

Cancel ← Previous **→ Save & Continue**

Step 18: On the final page, there is no action you need to take. Simply click **ADD MEMBER** if all previous information added is correct.

Congratulations! The QB has been added. You should be directed back to the home page with a confirmation message stating that the QB you entered has been added.



Add Qualified Beneficiary

Letter Attachments Step 7 of 7

Attach Name
No data to display

Cancel ← Previous **→ Add Member**