



If you lose your group health plan coverage due to one of the COBRA Qualifying Events, you may be eligible to continue those benefits through a Federal law called COBRA. You will receive a formal COBRA election Notice via USPS Mail, so please read this document in its entirety, and should you have any questions, please contact our COBRA Administrator, Diversified Administration, Inc. The below is a quick reference to answer some general questions you may have.

How Long Does the COBRA Process Take?

- From the day you lose coverage your Employer has 44 days to mail out your COBRA Election Package
- You then have 60 days to elect COBRA
- You have 45 days from the date you elect COBRA to make your 1st Premium Payment
- Your insurances are usually reinstated within 7-10 business days after you make your 1st payment

How Long Does COBRA Last?

Depending on the reason you lost your insurance coverages, COBRA can last for up to 18 or 36 months. (If you are deemed Disabled by the SSA, you may qualify for an 11-month extension).

Termination of employment	18 Months
Reduction of hours	18 Months
Divorce or legal separation	36 Months
Covered employee's death	36 Months
Child's loss of dependent status under plan's terms	36 Months

Will I have a Lapse in Coverage?

Once you have elected and paid for COBRA, your benefits will be reinstated with no gaps or lapses in coverage.

How can I elect COBRA, and what will it cost me?

You will receive a formal COBRA Election Notice via US Mail that contains your pricing, available benefits, and additional information about COBRA. The mailing will also contain online election & payment instructions as well as a paper form you can use to complete you elections. [See Page 3 for a listing of plans and pricing](#)

Who can I contact with questions I have about COBRA?

You can contact our COBRA Administrator, Diversified Administration, Inc. at 954-983-9970 Option 1 or via email at COBRA@div125.com

We also have some online video resources you can utilize

**Everything You Need to Know About COBRA in 5 Minutes - <https://youtu.be/O0iZz2ZJkCk>
How to Elect Online - <https://youtu.be/dXZW4cFQJkg>
How to Make Payments Online - <https://youtu.be/CQR51ciy53I>**

How to Elect COBRA Online

If you plan to Elect COBRA, we strongly advise you to watch the "[Everything you Need to Know About COBRA in Under 5 Minutes](#)" video before proceeding to step 2.

1. Go to WWW.DIV125.COM/VIDEOS/
2. Input your SSN with only numbers (No dashes or spaces) into the Login ID field:
3. Leave the password field blank and click the "Log In" button.
4. You will be prompted to enter an employer code, this is: 98956691
5. You will now be asked to create your personalized LOGIN ID
6. Complete all steps to create the LOGIN ID and go to the next page. Here you will create your password.
7. On the main Welcome screen, you will see 3 tabs at the top left; Benefits Contacts & COBRA/Retiree.
8. Click on COBRA/Retiree.
9. Click Elect Coverage Continuation, and follow the prompts to select the plans you would like. (write down the amounts it shows for later)

How to Pay for COBRA Online

1. After electing, go back to the COBRA/Retiree Tab.
2. Click Pay Premium in blue
3. To Pay by Credit Card, select that radio button and click the Next button
 - a. Enter your payment amount into the system, agree to the fee and click next
 - b. You will be brought to the Western Union site to complete the transaction
4. To pay by Bank Draft (for the 1st time only) Click Manage Payment Accounts
 - a. Enter your banking info and click the Floppy Disc Icon to save
 - b. Confirm your Routing and Account Numbers
 - c. If you checked the box for Auto-Draft, the system will pull your premiums automatically on the 1st of each month. It will say YES in capital letters on the line showing your banking info.
 - d. Click Return To Pay Premium
5. To make manual payments by Bank Account Draft select that radio button and click the Next button
 - a. Enter your payment amount, Select Bank account from drop down.
 - b. Click "Save" and Agree to the \$2.00 charge. Print receipt (optional).

<u>PAYMENT OPTION</u>	<u>FEE</u>
CREDIT/DEBIT CARD	3% of the premium*
BANK ACCOUNT DRAFT	\$2.00 Per Transaction
<i>*AUTO DEBITED BANK ACCOUNT DRAFT*</i>	<i>\$0.00 - FREE to you</i>

*Some banks charge cash advance fees to pay online with credit/debit cards via Western Union. Please use ACH payments to avoid all fees.

It takes the online system about 2-3 business days to fully process COBRA elections/payments. Once the system processes the election and first payment, we will send notice to the carrier(s) to reinstate the coverage(s). The carriers normally take 7-10 business days to reinstate your coverages –, so please allow adequate time. Once reinstated, it will be done so retroactively to the day you originally lost coverage. **This means you will have no lapse in coverage once everything has been fully processed.**

If your payment is returned for "insufficient funds" or "No Account Found", a \$25.00 service charge will be added to your premium. You are responsible for including that fee with your full monthly premium & submitting it in a timely manner (you must include the service charge to avoid retroactive termination of coverage).