



QUALIFIED BENEFICIARIES

COBRA General Information

PREMIUM FOR COBRA IS DUE ON THE 1ST OF THE MONTH.

If it is post-marked after the 30-day grace period, which is noted on the initial COBRA paperwork, it is late and your COBRA status will be changed to "terminated." Payments should always be sent to our PO box which is also noted on the COBRA paperwork. DO NOT send premiums to the NY address. For your security, payments cannot be taken over the phone.

ALL ENROLLMENT FORMS, INCLUDING INSURANCE CARRIER ENROLLMENT FORMS, SHOULD ALWAYS BE RETURNED TO BRI.

- As a TPA, BRI is the recordkeeper of your COBRA enrollment. Enrollment forms need to come to us even if the employer is paying for the premiums. Please return to the PO box as noted on your paperwork.
- If your effective date of enrollment is retroactive, your first initial payment must be paid in full.

COBRA ENROLLMENT NEEDS TO BE PROCESSED BY THE INSURANCE COMPAN(IES) AFTER PAYMENT AND FORMS ARE RECEIVED BY BRI.

BRI is the record-keeper of your COBRA enrollment. Once you complete the enrollment form, we then communicate the reinstatement(s) to the insurance compan(ies) whose standard processing time is 7-10 business days. Please keep this in mind when scheduling appointments.

A REQUEST TO TERMINATE COBRA COVERAGE CAN BE SENT AT ANY TIME.

You will need to send a written request to our PO box or via email to participantservices@benefitresource.com that clearly indicates which coverage(s) and the effective date of termination. Termination is then effective on the 1st of the following month that the termination is received as most carrier plans do not pro-rate coverage. If the request is sent early enough for that current month, you may be able to terminate the plan for that current month.

BRI CAN ONLY GIVE INFORMATION ABOUT YOUR ACCOUNT TO SOMEONE THAT IS COVERED BY THE COBRA PLAN.

Due to HIPAA law, BRI cannot give the account information to someone who is not covered on the COBRA plan, regardless of if they pay the premium. Written consent would need to be provided. For example, if your spouse, child, grandparent, parent etc. call in for information and they are not covered as a beneficiary of yours, unless we have written consent, they will not be allowed to get any information.

FOR CA POLICIES ONLY: BRI DOES NOT MANAGE CAL-COBRA BENEFITS.

If applicable to your coverage, CAL-COBRA information will come directly from the insurance company not BRI. Questions regarding CAL_COBRA should be directed to the insurance company.

QUESTIONS?

- Questions about your COBRA account itself should be directed to BRI's participant services department (800-473-9595), your COBRA self-service member portal (cobra.benefitresource.com) or using your COBRA/Direct Bill mobile app. Registration information is provided in your COBRA paperwork.
- Questions about what your insurance coverage should be directed to the insurance company(ies) using the membership number on the back of your ID card.