WealthCare COBRA Employer Training Guide

NBS utilizes WealthCare COBRA to provide administration, send applicable COBRA notices, and track COBRA Information. Use our helpful guide to add events, send notices, or run reports.
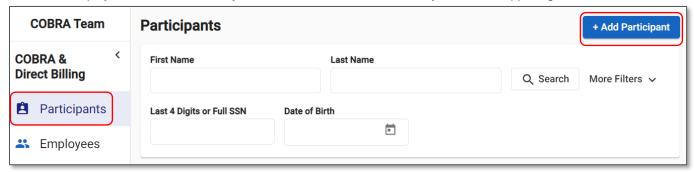
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For access to the employer site use the link in your invitation or call your COBRA Relationship Manager.
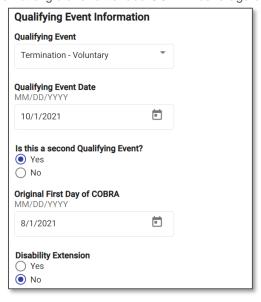
Adding a COBRA Qualifying Event

1. From the Employer Portal, click *Participants*. Click *+ Add COBRA Participants* in the upper-right corner.

Or select *+ Add COBRA Event* from the main dashboard

2. From the *Qualifying Event Information* section, enter the following information:
   - Qualifying Event
   - Qualifying Event Date
   - Is this a second Qualifying Event?:
     - *Yes*: Select if this is the participant's *second* Qualifying Event. If selected, you will be prompted to enter the date of the original Qualifying Event.
     - *No*: Select if this is the participant's *first* Qualifying Event.
   - Original First Day of COBRA: The date of the participant's first day of COBRA coverage. This question will only appear if you select 'Yes' to *Is this a second Qualifying Event?*.
   - Disability Extension:
     - *Yes*: Select if the participant is eligible for extended COBRA coverage due to a disability.
     - *No*: Select if the participant is *not* eligible for extended COBRA coverage due to a disability.
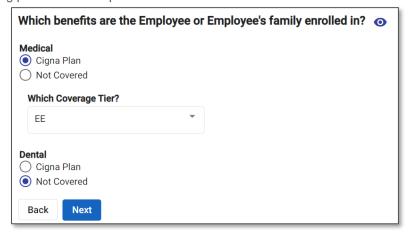
3. From the *Migration* section, enter the following information:
   - Has this Qualifying Event been tracked in another system?:
     - *No*: You should always select no as any qualifying events you are entering will be new QEs.

4. Click *Next*.

5. From the *Employee Information* section, enter the following information:
   - Employee First Name
   - Employee Last Name
   - Social Security Number:
   - Employee Identifier: An optional field up to 16 alpha-numeric characters to use if applicable for that employee.
   - *[Employee Field(s)]*: If applicable, select the fields assigned to this participant that may impact benefits eligibility. (Ex: Location, Division, Union, etc.)

Employee Information

Employee First Name

Kayla
5/100

Employee Last Name

Orr
3/100

Social Security Number

111-11-1111
9/9

Employee Identifier (Optional)

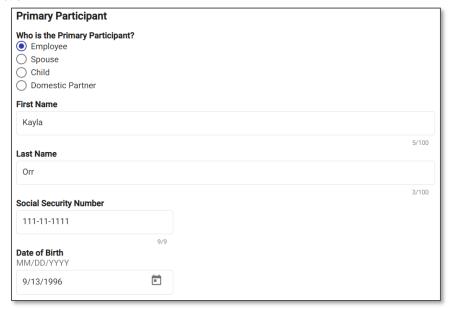| ABC123 |
|---|
| 6/16 |

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Optional fields do not need to be filled out.

6. Click *Next*.

7. From the *Benefit Information* section, select the eligible plan(s) for this participant. Click the eye icon to view the Employer Group (if applicable) assigned to this participant.

   Note: Depending on the plan(s) selected, you may need to select the appropriate Coverage Tier (Ex: EE, EE + Spouse, etc.) or an accompanying plan due to a required bundle.

Which benefits are the Employee or Employee's family enrolled in? 👁

Medical
- ⦿ Cigna Plan
- ◯ Not Covered

   Which Coverage Tier?

EE	▾

Dental
- ◯ Cigna Plan
- ⦿ Not Covered

Back   Next

8. Click *Next*.

9. From the *Primary Participant* section, enter the following information:
   - Who is the Primary Participant?:
     - *Employee*

- o *Spouse*
- o *Child*
- o *Domestic Partner*
- First Name
- Last Name
- Social Security Number
- Date of Birth: You must enter this in the MM/DD/YYYY format, including the forward slashes.
- Address
- Primary Phone Number
- Secondary Phone Number
- Which benefits is this person enrolled in?: This will default to the information entered from the previous *Benefit Information* section.

Primary Participant

Who is the Primary Participant?
- ⦿ Employee
- ◯ Spouse
- ◯ Child
- ◯ Domestic Partner

First Name

Kayla

5/100

Last Name

Orr

3/100

Social Security Number

111-11-1111

9/9

Date of Birth
MM/DD/YYYY

9/13/1996 📅

Address

2731 Euston Rd

14/50

Address 2

0/50

+ Add Address Line

Postal Code	City	State
32789	WINTER PARK	FL
5/20	11/80	2/50

Primary Phone Number (Optional)

4079123616

10/14

Secondary Phone Number (Optional)

0/14

Which benefits is this person enrolled in?
Medical
- ⦿ Cigna Plan
- ◯ Not Covered

Back   Next

Optional fields do not need to be filled out.

10. Click *Next*.

11. From the *Dependents* section, you will be able to add dependents for the employee. If desired, click *+ Add Dependent*.
    **If a dependent is active on any of the benefits the employee is enrolled on, they will need to be entered.

Provide the Primary Participant's Dependent Details

+ Add Dependent

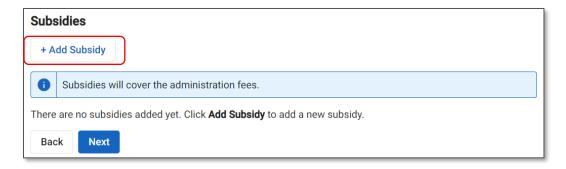No Dependents have been added. Click **Add Dependent** to add a dependent.

Back   Next

12. Enter the following information (if dependents are not applicable for this participant, skip to the next section):
- Relationship to Primary Participant:
    - *Spouse*
    - *Child*
    - *Domestic Partner*
- QMCSO: Indicate if the child is qualified for the benefit plan under the Qualified Medical Child Support Order. This field will only appear if you selected 'Child' for the *Relationship to Primary Participant* field and is informational only.
    - *Yes*
    - *No*
- First Name
- Last Name
- Social Security Number
- Date of Birth: You must enter this in the MM/DD/YYYY format, including the forward slashes.
- Address
    - *Use Primary Participant's Address*: Select if the dependent's address *is* the same as the primary participant.
    - *Enter Different Address*: Select if the dependent's address *is not* the same as the primary participant. If selected, you will be prompted to enter the dependent's address.
- Which benefits is this person enrolled in?: You will see the Plan(s) the employee was enrolled in.
    - *[Benefit Plan]*: Select the applicable Plan per benefit type this dependent was enrolled in through the employee's group health Plan.
    - *Not Covered*: If selected, WCC will not consider this dependent when calculating the coverage premium.

Add Dependent

Relationship to Primary Participant
- ○ Spouse
- ⦿ Child
- ○ Domestic Partner

QMCSO
Qualified Medical Child Support Order
- ○ Yes
- ⦿ No

First Name (Optional)

Kelsey

6/100

Last Name (Optional)

Orr

3/100

Social Security Number (Optional)

222-22-2222

Close   **Add Dependent**

Optional fields do not need to be filled out.

13. Click *Add Dependent* and either enter additional dependents or click *Next*.

14. From the *Subsidies* section, you will be able to add subsidies for the primary participant. If desired, click *+ Add Subsidy*.

Subsidies

+ Add Subsidy

ⓘ   Subsidies will cover the administration fees.

There are no subsidies added yet. Click **Add Subsidy** to add a new subsidy.
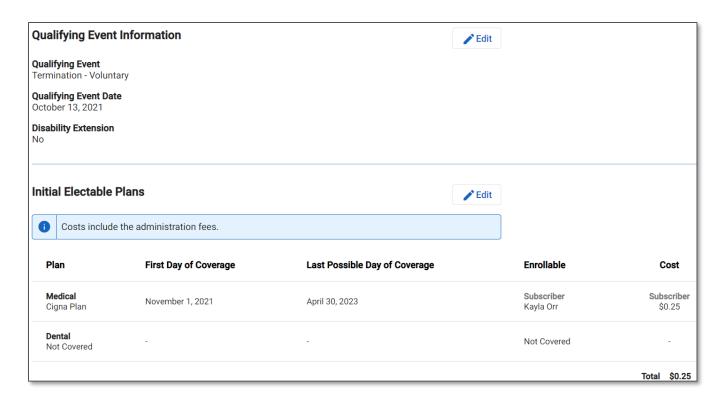
Back   **Next**

15. Enter the following information (if subsidies are not applicable for this participant, skip down the next section):
    - Benefit Type: Select the benefit type(s) eligible for the subsidy. If all benefit types are eligible, click ***Select All***.
    - Subsidy:
      o *Percent*: Select if the subsidy is a percent of the monthly premium. If selected, you can enter a percent and a maximum dollar amount.
      o *Monthly Dollar Amount*: Select if the subsidy is a dollar amount of the monthly premium. If selected, you can only enter a dollar amount (you cannot enter a percentage).
    - Percent: The percent of the monthly premium being subsidized. This field will only appear if you selected 'Percent' in the ***Subsidy*** field.

    - Max Monthly Dollar Amount: The maximum monthly dollar amount being subsidized. This field will only appear if you selected 'Percent' in the ***Subsidy*** field.
    - Monthly Dollar Amount: The dollar amount of the monthly premium being subsidized. This field will only appear if you selected 'Monthly Dollar Amount' in the ***Subsidy*** field.
    - Start Month: This would be the first month on the subsidy (defaults to 1 as the 1st month on COBRA).
    - End Month: Can select either the "Last Date of Coverage" or the full time on COBRA or "Select Month" which would be the number of months selecting for the subsidy. For example if you select 2 then that would be two month of subsidy.
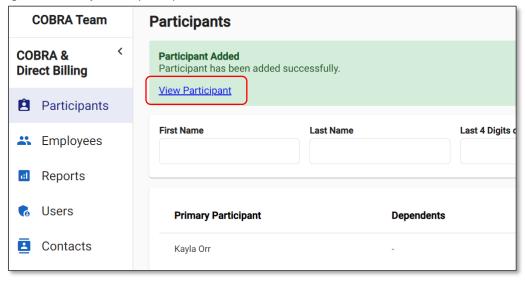   - *You can verify the dates of the subsidy below the End Month,*

Subsidy
- ⦿ Percent
- ○ Monthly Dollar Amount

Percent

| 50 |

Max Monthly Dollar Amount (Optional)

| |

First Date of Coverage: February 1, 2024

Start Month

| 1 |

End Month
- ○ Last Date Of Coverage
- ⦿ Select Month

End Month

| 2 |

50% off the total of - from the beginning of the 1st Month of Coverage (February 2024) to the end of the 2nd Month of Coverage (March 2024)

Close   **Add Subsidy**

16. Click ***Add Subsidy*** and either enter additional subsidies or click ***Next***.

17. From the ***Review and Submit*** section, review all previously entered information. If a change is needed, click Edit in the applicable section.
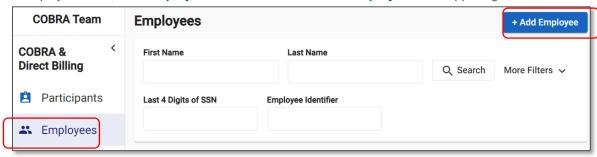
Qualifying Event Information

✏ Edit

Qualifying Event
Termination - Voluntary

Qualifying Event Date
October 13, 2021

Disability Extension
No

Initial Electable Plans

✏ Edit

ℹ Costs include the administration fees.

Plan	First Day of Coverage	Last Possible Day of Coverage	Enrollable	Cost
Medical Cigna Plan	November 1, 2021	April 30, 2023	Subscriber Kayla Orr	Subscriber $0.25
Dental Not Covered	-	-	Not Covered	-
			Total	**$0.25**

18. Click **Add COBRA Participant**. You will be taken back to the **Participants** main screen where you will be prompted to **View Participant** to go to the newly added participant.

COBRA Team

COBRA & Direct Billing ‹

🪪 Participants

👥 Employees

📊 Reports

🛡 Users

🪪 Contacts

Participants

Participant Added
Participant has been added successfully.

View Participant

First Name	Last Name	Last 4 Digits

Primary Participant	Dependents
Kayla Orr	-

Adding an Employee

1. From the Employer Portal, click *Employees* on the left. Click *+ Add Employee* in the upper-right corner.

Or select *+ Add New Hire* from the main dashboard

2. Enter the following information:
   - First Name
   - Last Name
   - Social Security Number: This field is required if the *Employee Identifier* field is not populated.
   - Address
   - Employee Identifier: An employee ID up to 16 alpha-numeric characters if applicable for that employee. This field is required if the *Social Security Number* field is not populated.
   - *[Employee Field(s)]*: If applicable, select the fields assigned to this participant that may impact benefits eligibility. (Ex: Location, Division, Union, etc.)
   - Is this record migrated from another system?
     - *No – General Notice Letter will be sent*
     - *Yes – General Notice Letter will not be sent*

Optional fields do not need to be filled out.

3. Click *Add Employee*.

Note: A 'General Notice' letter will be triggered to be send the next business day. All newly added employees will default to 'Yes' for the *In Current Census* field shown on the *Employee Details* screen.
**Only New Hires or employees who need to receive their General Notice Letter need to be added to WCC.
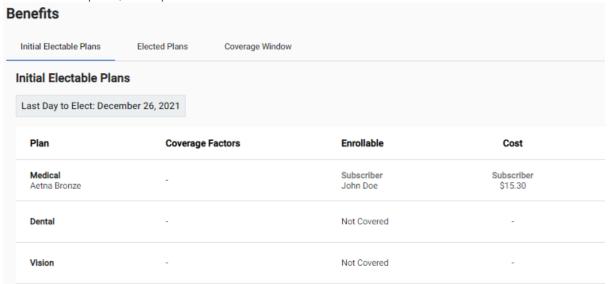
Navigating the Employer Portal

View if a participant has made a payment, been sent a notice, or has elected COBRA Coverage.
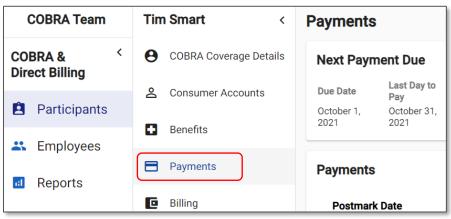
1. From the Employer Portal, click **Participants** on the left. Search for your desired participant using any of the demographic filters (click the **More Filters** for additional search criteria).

2. View electable plans, which plans have been elected under the **Benefits** tab.

3. Click **Payments** to see outstanding balances or verify if a participant has paid.

4. See any notices or communications sent to the participant by selecting the *Letters* tab.

Test Human   <

- 👤 COBRA Coverage Details
- 👤 Consumer Accounts
- ➕ Benefits
- 💳 Payments
- 🏦 Billing
- 🏛 Subsidies
- 🪪 Letters

Letters

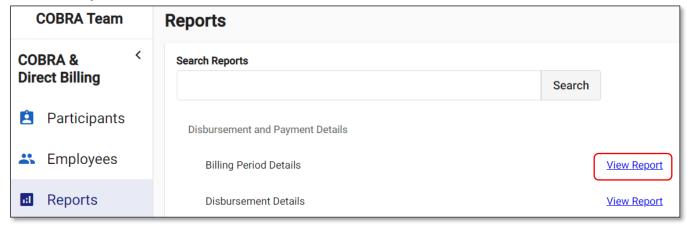| Letter Type	Mailed Date	Status
Payment Coupon Book	October 28, 2021	Pending

Running Reports

Running a Report

1. From the Employer Portal, click **Reports** on the left.

2. You will see all available reports. Either find your desired report by scrolling through the list or search for part of the name of the report in the **Search Reports** field.
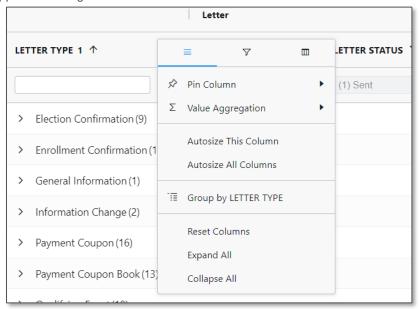
3. Click **View Report**.

4. Most reports will ask you to enter a starting and ending date range. Enter the desired information (if applicable for that report) and click **View Report**.

Note: The data viewable in a report is dependent on your user profile. For example, specific profiles will be able to view a participant's social security number from a report. If you are viewing a report with the participant's SSN field and your profile does not have access to this data, your fields will appear blank on the report.

Formatting a Report

1. From your desired report, hover your mouse over the data column you want to format. Click on the report menu icon (three horizontal lines) that appear to the right of the column.

2. The top row of the window will show the report menu icon (three horizontal lines), a filter icon, and a column icon. View the options within each icon below:

- Report Menu Icon:
  - o *Pin Column*: Select either **Pin Left** or **Pin Right** to move the selected column to its respective side on the report table. This column is now frozen in its spot and will be visible even when scrolling to the left or right of the report table (depending on which option you selected). A pinned column is indicated by a vertical line separating the pinned column from the remaining columns. All columns default to **No Pin**.
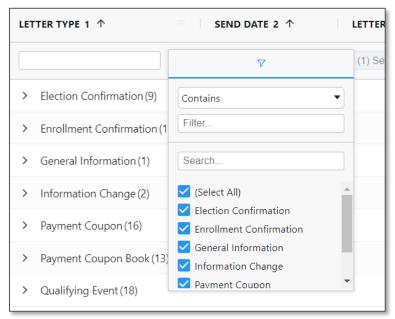
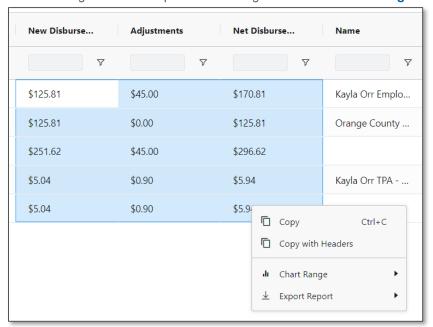   Example: The 'Letter Type 1' column has been pinned to the left in the below example.

  - o *Value Aggregation*: Select either **avg** (average the data set), **count** (display the number of instances in a data set), **first** (display the first chronological value in a data set), **last** (display the last chronological value in a data set), **max** (display the largest value in a data set), **min** (display the smallest value in a data set), or **sum** (summarize the data set) to change how the column's data is being calculated or displayed. This option is only available if there is at least one column name in the **Row Groups** options on the right panel. Most delivered reports with grouped rows will use the **sum** aggregation option.

  - o *Autosize This Column*: If the selected column had been manually resized, click this option to change the column's size (width) back to the default.

  - o *Autosize All Columns*: If multiple columns had been manually resized, click this option to change the columns' size (width) back to the default.

  - o *Group by [XXX]* (Replace [XXX] with the selected column's name): Select this option to group the rows of the report by the selected column. You can also do this by dragging and dropping a data element into the **Row Groups** option on the right panel. Once a row has been grouped this option within the report menu icon will appear as *Un-Group*

by [XXX] (replace [XXX] with the selected column's name). You can un-group a column by selecting *Un-Group by [XXX]* or by dragging the data element out of the **Row Groups** option on the right panel.

- *Reset Columns*: Reset all column settings back to the default.

- *Expand All*: Expand all collapsed columns.

- *Collapse All*: Collapse all expanded columns.

- Filter Icon: Click the filter icon (icon in the middle) to view all available values to display or not display. Either click on a checked value to deselect it or click on an empty box to select it. If desired, click **(Select All)** to select and display all available values.

3. To chart the data, select a data range within the report table and right-click. Click **Chart Range**.

4. Click one of the following chart options: **Column**, **Bar**, **Pie**, **Line**, **X Y (Scatter)**, **Area**, and **Histogram**. Each option except the Line and Histogram will present further options to display the data within the respective chart.