

COBRA/Direct Bill Administration

How to Make Your COBRA Elections

Effective at midnight on your last day worked, your benefits will be terminated and you will then be eligible for COBRA coverage.

If you are interested in electing COBRA benefits, it will be your responsibility to make COBRA elections. The most time efficient way to enroll is online. The instructions for enrollment are included in this document. Please wait at least 1 week after your employment end date before electing the COBRA benefits as it may take a few days to update United Health Care's (UHC) system. If elected, COBRA benefits will go retro back to the date your benefits were terminated.

If you have any questions regarding your COBRA coverage, please contact UHC Benefit Services at **866-747-0048**.

Primary web address: **www.uhcservices.com**

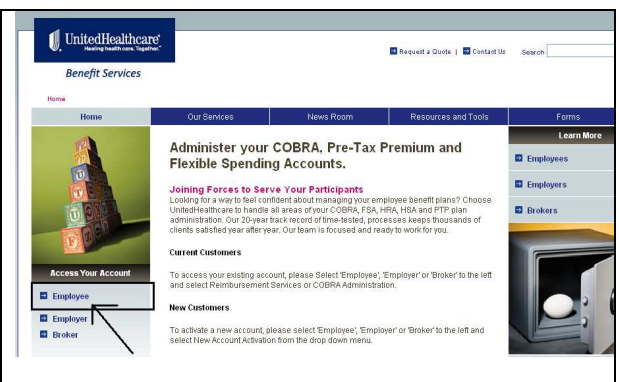
Login address: **<https://www.uhcservices.com/CobraApp/Logon.aspx>**

Logging in for the first time

1.) Click on "Employee" found in the lower left-hand corner.

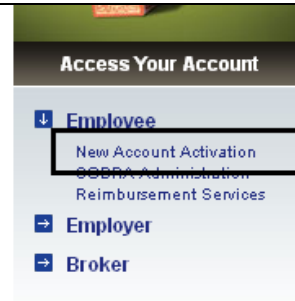
The screen address is:

<https://www.uhcservices.com/home/>



The screenshot shows the UnitedHealthcare Benefit Services website. The page has a blue header with the UnitedHealthcare logo and navigation links for 'Request a Quote', 'Contact Us', and 'Search'. Below the header is a navigation bar with 'Home', 'Our Services', 'News Room', 'Resources and Tools', and 'Forms'. The main content area features a large image of a stack of coins and the heading 'Administer your COBRA, Pre-Tax Premium and Flexible Spending Accounts.' Below this is a section titled 'Access Your Account' with a dropdown menu containing 'Employee', 'Employer', and 'Broker'. An arrow points to the 'Employee' option. To the right of the dropdown are sections for 'Current Customers' and 'New Customers' with brief instructions. A 'Learn More' link is visible on the right side of the page.

2.) Select New Account Activation



Current Customers

To access your existing account and select Reimbursement

New Customers

To activate a new account, please select New Account Activation

3.) The account access screen will display.

The screen address is <https://www.uhcservices.com/CobraApp/Logon.aspx>

The right hand of the screen is Account Access with User Name and Password. Right under password is the option to Register (under the GO button).

Click on Register



4.) Register

User Registration (Step 1 of 4)
To use UHCServices.com, you will first need to register your account.

- The registration process is quick and easy:
- 1.) Complete the online registration form on the following screen.
 - 2.) Check your e-mail for the 'Activation required' e-mail.
 - 3.) Click on the activation link provided within the 'Activation required' e-mail.
 - 4.) It is important that you type your e-mail address correctly and are able to check your e-mail at the time of registration.
 - 5.) Once you have registered and activated your account, you will have the convenience of accessing your account 24 hours a day, 7 days a week.

To get started
From the drop down box – select Registration for Members

Once the user reads the information – Press Next Step

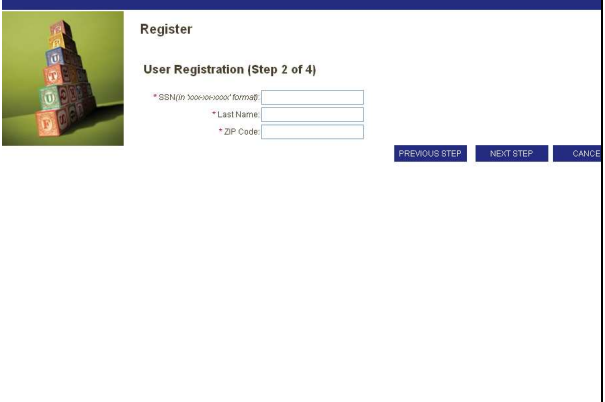


5.) Register

User Registration (Step 2 of 4)

- 1.) Enter the SSN of the primary participant – The information must be entered in the format of 999-99-9999. Note the participant must enter the dashes.
- 2.) Enter the last name of the primary participant. Note if the participant has an (') apostrophe or (-) a dash or any other special character in the name, it is possible it has been removed. If the participant has an issue with the information, look into the COBRAEas system to confirm the spelling.
- 3.) Enter the Zip Code of the primary participant. Make sure the participant enters only the first 5 positions of the zip code.

After the information has been entered – Press Next Step

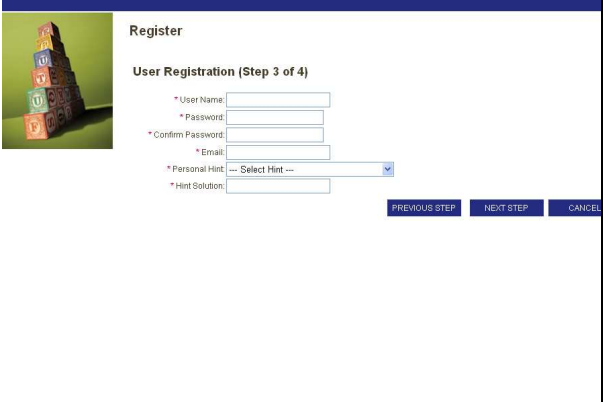


6.) Register

User Registration (Step 3 of 4)

- 1.) Enter the user name the user would like to use to access the system going forward.
- 2.) Enter the password the user would like to use to access the system
- 3.) Re-enter the password
- 4.) Enter the email address which is the email address the **'Activation required' email will be sent to. This is also the email address that will be use for password resets.**
- 5.) Select a Personal Hint
- 6.) Enter the hint solution

After the information has been entered – Press Next Step




7.) Register

User Registration (Step 4 of 4)

Congratulations, you have successfully registered with UHCServices.com! We have sent an 'Activation required' e-mail message to the e-mail address you specified on the preceding screen. It is important you follow the instructions contained within this e-mail message in order to activate your account. You will not be able to log into your account until the activation process is complete. Please allow several minutes or more, depending on your internet connection, to receive this e-mail.

After the information has been entered – Press Finish



8.) Register

The user is returned to the log in screen. Shortly the user should have received an email to the email address they provided



9.) Register

There is a link in the middle of the email the user should have just received.

YOU WILL NOT BE ABLE TO LOG INTO YOUR ACCOUNT UNTIL THE ACTIVATION PROCEDURE IS COMPLETE.

Activation link:

<https://www.uhcservices.com/CobraApp/user/activateaccount.aspx?ah=9A7A49AF2C9ADCE558C4E5831BC231708E6E3FD7>

If you do not activate your account within 48 hours you will need to re-register to use UHCServices.com.

Remind the participant if they do not click on the link they will have to walk through the registration process again.

From: uhcservices@uhcservices.com Sent: Fri 8/15/2008 7:57 PM
To: Gordon, Marlene L
Cc:
Subject: UHCServices.com - ACTIVATION REQUIRED

*** This is an automated message sent as part of the registration process at UHCServices.com. Please DO NOT reply to this message as this is an unattended mailbox. ***

Your account at www.uhcservices.com has been successfully created. In order to activate your account, you must either click on the link below or copy the link and paste it into the address field of your web browser WITHIN 48 hours.

YOU WILL NOT BE ABLE TO LOG INTO YOUR ACCOUNT UNTIL THE ACTIVATION PROCEDURE IS COMPLETE.

Activation link:
<https://www.uhcservices.com/CobraApp/user/activateaccount.aspx?ah=9A7A49AF2C9ADCE558C4E5831BC231708E6E3FD7>

If you do not activate your account within 48 hours you will need to re-register to use UHCServices.com.

To insure the security of your account, please make sure to keep your Username and Password in a secure place. Should you forget your Password, you may request a new one by using the 'Forget Your Password' link on the site. Your password is encrypted and therefore our Customer Care representatives are unable to provide passwords by phone or e-mail.


If you did not sign up for this account, please DO NOT click on the activation link above. Non-activated accounts are automatically deleted within 48 hours. We apologize for any inconvenience this correspondence may have caused, and we assure you that it was only sent at the request of someone visiting our site and requesting an account.

Sincerely,
UnitedHealthcare Services

10.) Register

Once the participant clicks on the link in the email – they will be returned to the site to a screen telling them they have successfully activated their account.

At this point the account is available for use.



Frequently asked questions

- Q. When will UHC send me my COBRA package?
A. UHC – Benefit Services has 14 days to notify you of your eligibility for continuation of coverage under COBRA.
- Q. How long do I have to decide if I would like to elect COBRA coverage?
A. You have 60 days from the date coverage was lost or the date of the Notification Letter to decide to elect COBRA coverage.
- Q. What benefit elections may I elect COBRA for? Can I cover different dependents in each election?
A. You may use COBRA for medical, dental, vision and Flexible Spending (Medical ONLY). Within each benefit you may cover any of your dependents, for example, you can have “employee only” for medical, “employee + spouse” for dental and no elections for vision.
- Q. How long do I have to make my first payment if I elect COBRA coverage?
A. Once COBRA has been elected, you will have 45 days to make the first and any subsequent payments due from the time the original coverage was lost, to the date you elected COBRA coverage.
- Q. What if I want to cancel COBRA?
A. You may cancel COBRA at any time but there is a mandatory minimum 30-day grace period for each regular monthly payment before coverage can be canceled. UHC Benefit Services will use the date of the postmark on the COBRA participant’s envelope.

Have more questions:

DriveTime Benefits Department

Call: 800-DRV-TIME, Option 1 Email: benefits@drivetime.com Visit: www.drivetimebenefits.com