Welcome to the COBRA Employee & Dependent Tutorial

Audience: Employers

Module Length: Approx. 10 min.

Last Updated: 9/13/06

Welcome to the COBRA Employee & Dependent tutorial. In this tutorial, you'll learn how to enroll an existing employee with or without dependents in COBRA coverage.

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As you proceed, you may use the controls at the bottom of this window to rewind, pause, or skip ahead during playback.

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To move from one section to another, click the menu buttons found above the playback controls.

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Also, please note that your screens may be a bit different from the ones you'll see in this tutorial. The difference depends on your contractual agreement.

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Finally, remember that all sample information you'll see in this tutorial is fictitious. Any resemblance to existing individuals or companies is purely coincidental.

In most cases, enrolling an existing employee in COBRA is a two-step process. The first required step is terminating the employee's existing coverage. For more information, refer to the Termination tutorial.

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The second step is reinstating coverage by enrolling the employee in COBRA. If the employee and any dependents are enrolling in COBRA together, the employee must be reinstated before any dependents.
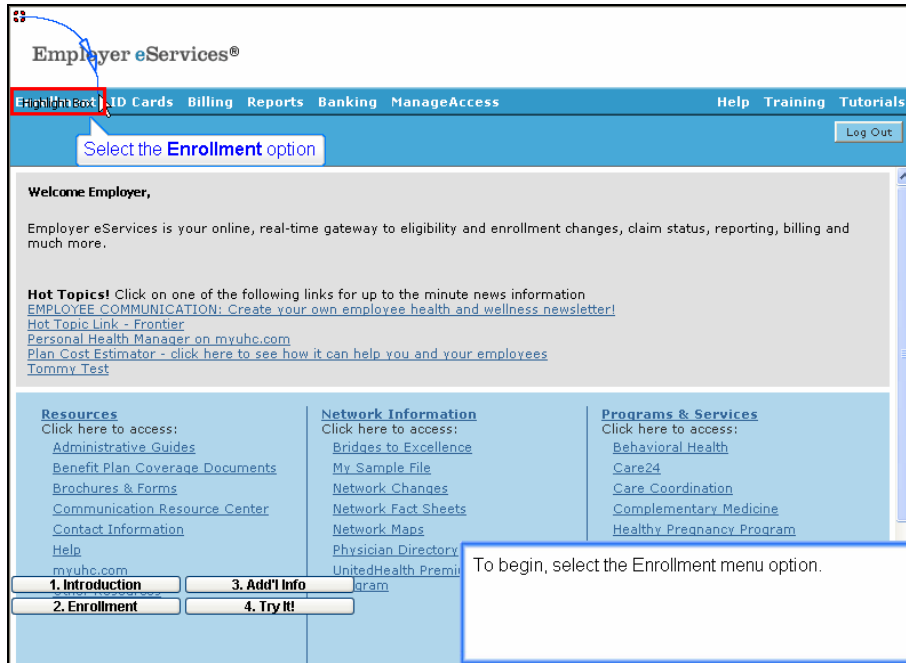
To begin, select the Enrollment menu option.

Select the Enrollment option

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A second menu bar appears. Click the Reinstate menu option. Note that this tutorial is designed to show this option for COBRA. For more information on reinstating, refer to the Reinstate Enrollment tutorial.

Click the Reinstate option

Select the appropriate Group and click the Continue button.

Click the Continue button

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After you select the Group, you will need to identify the employee. You may search for an employee by employee ID or by last name by clicking the appropriate radio button.

In this example, we'll keep the default setting of "By Employee ID". Enter the Employee ID number.

Enter the Employee ID

Click the Search button.

Click the Search button

Click the Select Enrollee drop-down menu to select the employee's name from a list of matching search results.

Click Select Enrollee menu arrow

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The Select Enrollee menu displays. Select the correct employee from the list.

Select the correct employee

The employee name you selected now appears in the Select Enrollee field. Click the Continue button.

Click the Continue button

The Reinstate Employee screen displays. The Effective Date indicates when COBRA coverage begins. It's automatically populated based on the Termination Date to ensure no lapse in coverage.

After verifying that the Effective Date is correct, be sure to click the "Yes" radio button for "Enrolling in COBRA?" to properly enroll the employee in COBRA coverage.

Select the Yes radio button

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Click the COBRA Admin Type drop-down menu to select the appropriate option.

Click the COBRA Admin Type menu arrow

In this example, we'll select the "COBRA - CARRIER ADMINISTERED" option. Clicking the Cobra Definitions link provides definitions of the available options.

Click the highlighted option

Click the Continue button.

Click the Continue button

The Employee Information tab displays. This information prefills based on previous entries. Review this data and correct it as necessary, then click the Continue button.

Click the Continue button

The Demographic Information tab displays. This information also prefills based on previous entries. Scroll down to review this data and correct it as necessary, then click the Continue button.

Click the Continue button

Next, the Product Information tab displays.

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As with previous tabs, this information defaults to selections that were current upon termination.

You have a number of options on this tab.

For example, you may wish to edit existing product information. To do so, click the product you would like to change.

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Click the Modify Coverage Line button to make necessary changes. Refer to the Change Enrollment tutorial for more information.

You can also add or remove products while on this tab.

For more detailed information on these procedures, please see the Add Employee or Add Dependent tutorials.

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Please note that for some products you may need to assign a Primary Physician.

For assistance with this process, click the Help button at the bottom of the screen or refer to the Quick Reference Cards online.

Verify the information you have entered is correct, then click the Continue button.

Click the Continue button

The Other Insurance tab displays. Use the scroll bar on the right to Continue.

Click the scroll bar

Click the Submit button after you have completed the Other Insurance information.

Click the Submit button

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After you click the Submit button you should see a message like this one. It confirms the transaction was successful. However, if you receive an error message, follow the instructions to correct the error.

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Dependent coverage is terminated when employee coverage is terminated. After you've reinstated coverage for the employee with COBRA, you must reinstate coverage for all dependents separately.

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The process for reinstating a dependent with COBRA is almost the same as for the employee. Dependents are eligible, but not required, to enroll in the same products available to the employee.

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Also, the process for terminating COBRA coverage is almost the same as terminating regular coverage. For more information on terminating coverage, please refer to the Termination tutorials.

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For more information on COBRA eligibility for both the employee and dependents, please refer to the Online Help.

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Congratulations!

You have completed the COBRA Employee & Dependent Tutorial

Congratulations! You've completed the COBRA Employee & Dependent tutorial. In this tutorial, you learned how to enroll an existing employee and dependent for COBRA using Employer eServices.