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SECTION 1 – INTRODUCTION & LOGIN

Introduction

The participant website allows you to access your COBRA or Direct Bill account information. You can view your payment status, election options and general account information. You can also make online payments and add/modify recurring payments.

Access your account information at mybenefits.wageworks.com.

Register

For access to the participant website, you will need to register, and create a username and password.

Select “Click here” to register and complete the wizard to sign up for your account.
First Time Log In

After you register and log in to the website for the first time, you will need to verify or enter your email address and phone number as an additional security measure.

Forgot User Name or Password

If you forget your user name and/or password, you can request an email with your user name and/or an email to update your password.
SECTION 2 – PARTICIPANT HOME PAGE

Once you log into your account, you will see the participant home page with important information about your account and special instructions or actions that are needed.

Within your account you will have easy access to the following options:

Top Navigation Options

These options will appear at the top of the screen and include:

- **My Accounts** – View high level account summary information including coverage and billing details for the accounts you are enrolled in.
- **My Resources** – View frequently asked questions
- **My Profile** – View your demographic information on file
- **Message Center** – View and submit any support requests that have been made on your account and how to contact WageWorks.

Left Navigation Options

These options will appear on the left side of the screen and will vary based on what your current status may be: enrolled in COBRA or Direct Bill or needing to enroll into COBRA. These options include:
After Electing COBRA or Enrolled in Direct Bill

- **My Accounts** – View specific account billing and payment details
- **One Time Payments** – View monthly premium due and make online payments
- **Automatic Payments** – View current selection or add/modify recurring payments
- **Notices** – View important account notices about account activity

<table>
<thead>
<tr>
<th>COBRA</th>
<th>Direct Bill</th>
</tr>
</thead>
<tbody>
<tr>
<td>My Account</td>
<td>My Account</td>
</tr>
<tr>
<td>One Time Payments</td>
<td>One Time Payments</td>
</tr>
<tr>
<td>Automatic Payments</td>
<td>Automatic Payments</td>
</tr>
<tr>
<td>Notices</td>
<td>Notices</td>
</tr>
</tbody>
</table>

If Needing to Elect COBRA

- **Enroll in COBRA** – Ability to elect COBRA and select your benefit plans.

**Quick Links**

- Enroll in COBRA
SECTION 3 – ELECTING COBRA COVERAGE

If you have recently been offered COBRA, but have not yet elected coverage you can elect COBRA coverage when you log into your account for the first time.

COBRA Election Wizard

To enroll in COBRA, you need to complete the following steps:

**Step 1**  Select the “Elect COBRA Now” icon to begin the election process.

**Step 2**  Review the instructions / disclosure and check the acknowledgement box, then select “Next”.

Online Election of COBRA Continuation Coverage

You may use this website to review your coverage options under COBRA and complete your COBRA election online.

To elect COBRA, you need to complete the following steps:

**Step 1**  Select the “Elect COBRA Now” icon to begin the election process.

**Step 2**  Review the instructions / disclosure and check the acknowledgement box, then select “Next”.

If you elect to enroll in COBRA, you will receive an invoice within two weeks of the date on which you elect COBRA. If you do not receive an invoice for any reason, you must still pay the required premium by the applicable due date.

If you have any questions or need additional assistance, please contact us at 866-747-0035.

**I have read and understand this section and I wish to go to the online COBRA election form.**

Next
**Step 3**  
Review your options for coverage and your dependent information (if applicable) which were in place at the time of your loss of coverage (also known as your qualifying event). Select the benefits and coverage code (as applicable) that you would like to enroll into under COBRA and select the “Next”.

**Online Election of COBRA Continuation Coverage**

**Coverage Details**
Please review the tables below to confirm the eligible coverage and dependent information in place at the time of your coverage loss.

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Coverage Type</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>UHP Dental only PPO</td>
<td>Family</td>
<td>$283.30</td>
</tr>
<tr>
<td>Opticare Vision Only Plus</td>
<td>Family</td>
<td>$369.35</td>
</tr>
<tr>
<td>UHP PPO Select Medical</td>
<td>Family</td>
<td>$667.57</td>
</tr>
</tbody>
</table>

**Dependent Information**

<table>
<thead>
<tr>
<th>Dependent Name</th>
<th>Birth Date</th>
<th>Relationship Type</th>
<th>Participant ID</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Susan Rolfe</td>
<td>05/07/1990</td>
<td>Child</td>
<td>65922294</td>
<td>Active</td>
</tr>
<tr>
<td>Philip Rolfe</td>
<td>05/07/1990</td>
<td>Spouse</td>
<td>65922205</td>
<td>Active</td>
</tr>
</tbody>
</table>

If you believe there is an error with your coverage or dependents, please contact us before moving to the next step. You can reach us at customerdelivery@WageWorks.com or 866-747-0039, Monday through Friday (excluding company holidays) from 7 a.m. to 7 p.m., CT.

*You must select at least one plan to continue to the next step. Choose the plan(s) you would like to continue under COBRA and click Next.*

**Step 4**  
Select which individuals (including yourself) should be covered under each of the plans for the plan year and select “Next”.

**Online Election of COBRA Continuation Coverage**

**Continuation Coverage**

Click the check box beside each name to indicate which individuals should be covered under each plan for the new plan year. Please note that you must check your own name to select coverage for yourself.

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Coverage Type</th>
<th>Premium</th>
<th>Individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td>UHP Dental only PPO</td>
<td>Family</td>
<td>$283.30</td>
<td>[Cheyenne Rolfe] [Philip Rolfe] [Susan Rolfe]</td>
</tr>
<tr>
<td>Opticare Vision Only Plus</td>
<td>Family</td>
<td>$369.35</td>
<td>[Cheyenne Rolfe] [Philip Rolfe] [Susan Rolfe]</td>
</tr>
<tr>
<td>UHP PPO Select Medical</td>
<td>Family</td>
<td>$667.57</td>
<td>[Cheyenne Rolfe] [Philip Rolfe] [Susan Rolfe]</td>
</tr>
</tbody>
</table>

**Total Premium:** $1,205.57
Step 5  Review your election choices and the election authorization. Note, if you need to make any changes, select the “Previous” button to go back a page. If everything is correct, select “Elect”.

Online Election of COBRA Continuation Coverage

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Coverage Type</th>
<th>Premiums</th>
<th>Individuals Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>LUP Dental only PPO</td>
<td>Family</td>
<td>$129.33 + $149.37</td>
<td>Chavera Roloff Philip Roloff</td>
</tr>
<tr>
<td>Opticare Vision Only Plus</td>
<td>Family</td>
<td>$69.33 Chavera Roloff Philip Roloff</td>
<td>Juanita Roloff</td>
</tr>
<tr>
<td>UHP PPO Select Medical</td>
<td>Family</td>
<td>$607.37 + $122.37</td>
<td>Chavera Roloff Philip Roloff Juanita Roloff</td>
</tr>
</tbody>
</table>

The above table reflects the plans you have chosen to continue under COBRA. If the plans listed are incorrect, please click the "Previous" button below to return to the previous screen and update your selection. To proceed, you must read and agree to the statements below and then click the "Elect" button. By clicking the "Elect" button, you select the coverage(s) reflected above and your first payment is due by 01/15/2018. If your payment is not postmarked by this date, you lose your rights to COBRA continuation coverage. For a detailed overview of our legal requirements under COBRA, please review the additional information document included in the original notice of Plan Alternatives mailed to you.

I authorize the benefit election I have selected above. Additionally, I agree that:
- I am not exercising coverage above that was not in effect at the time of my qualifying event.
- I understand I will no longer be eligible for COBRA coverage if I become, after the date of my COBRA election, entitled to Medicare or become covered under another group health plan (or so long as that group health plan does not contain pre-existing condition limitations or exclusions that can be applied to me).
- I agree to remit the full premium due at each qualified due date. I understand that coverage will be cancelled if premiums are not remitted by the deadline. I further understand that if my coverage is cancelled for non-payment or late payment of premiums, it cannot be reinstated.
- I understand that I will receive monthly invoices for my convenience only, and that I am responsible for timely payment regardless of whether or not I have received an invoice.
- I understand that my coverage options and rates may change at any time, at the discretion of my former employer.
- I agree to provide written notice of any change regarding address, marital status, dependent status, or disability status.
- I agree to be bound by the terms and conditions of any applicable group health plan contracts.
- Finally, I certify that the above statements are complete and accurate to the best of my knowledge and that I have read the Additional Information document.

I hereby elect COBRA.

That step will complete your election for the plan year and provide an election confirmation notice. We recommend that you print this page for your records by selecting “Print Page”.

Print Page  Elect
SECTION 4 – USING YOUR ACCOUNT

Top Level Navigation Menu

My Accounts

You can view a high level overview of your account information including the coverage and billing details by selecting the “My Accounts” option from the top level navigation menu.

To see more information about a specific coverage period, select one of the timeframes listed and a pop-up box will appear with more information.
**View Resources**
You can view any applicable resources that are available to you by selecting the “My Resources” option from the top level navigation menu.

**View Your Profile**
You can view the personal and demographic information that we have on file and update your profile as applicable by selecting the “My Profile” option from the top level navigation menu.

**Account Profile**
Within the account profile section you can:

- Update your address (provided this feature is enabled)
- Add/update your phone number and/or email address.
- Authorize the ability to email you regarding your account.
- Setup automatic payments.
Change Password:
Within the “Change Password” option you can update your password.

Message Center
You can see how to contact WageWorks if you have any questions or need to provide items to WageWorks. You can also submit a support request for any questions or view submitted support requests.

Contact Information
The “Contact Information” option provides the contact information for WageWorks. You can also submit a new support request and view all of your submitted support requests.
Submit Online Support Request

The “Submit Online Support Request” option allows you to submit a support request on your account. Support requests can be used to ask a specific question or request assistance on your account.

My Support Requests

<table>
<thead>
<tr>
<th>Case Number</th>
<th>Status</th>
<th>Date-Opened</th>
<th>Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>5972</td>
<td>Open</td>
<td>11/15/2017 1:06:53 PM</td>
<td>Category Pending</td>
</tr>
<tr>
<td>5971</td>
<td>Open</td>
<td>11/15/2017 11:47:07 AM</td>
<td>Category Pending</td>
</tr>
<tr>
<td>5970</td>
<td>Open</td>
<td>11/05/2017 1:06:53 PM</td>
<td>Category Pending</td>
</tr>
</tbody>
</table>

View Support Requests

The “View Support Requests” option will show you all the support requests that have been submitted for your account along with the status, date opened, questions or identified issue and the completed corrective action.
Left Navigation Options

View Account Details

You can view your specific monthly benefit information when you select the “My Accounts” button from the left navigation menu.

### COBRA Account Details

#### Account Details

You can click on Billing / Payment Details to display details.

<table>
<thead>
<tr>
<th>Due Date</th>
<th>Deadline Date</th>
<th>Premium</th>
<th>Participant Paid</th>
<th>Employer Owed</th>
<th>Total Paid</th>
<th>Participant Owed</th>
<th>Federal Subsidy</th>
<th>Billing / Payment Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/1/2012</td>
<td>01/14/2013</td>
<td>$272.29</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$0.00</td>
<td>Billing / Payment Details</td>
</tr>
<tr>
<td>11/1/2012</td>
<td>01/14/2013</td>
<td>$272.29</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$0.00</td>
<td>Billing / Payment Details</td>
</tr>
<tr>
<td>12/1/2012</td>
<td>01/14/2013</td>
<td>$272.29</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$0.00</td>
<td>Billing / Payment Details</td>
</tr>
<tr>
<td>01/1/2013</td>
<td>01/31/2013</td>
<td>$272.29</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$0.00</td>
<td>Billing / Payment Details</td>
</tr>
<tr>
<td>02/1/2013</td>
<td>03/31/2013</td>
<td>$272.29</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$0.00</td>
<td>Billing / Payment Details</td>
</tr>
<tr>
<td>03/1/2013</td>
<td>03/31/2013</td>
<td>$272.29</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$0.00</td>
<td>Billing / Payment Details</td>
</tr>
<tr>
<td>04/1/2013</td>
<td>05/1/2013</td>
<td>$272.29</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$0.00</td>
<td>Billing / Payment Details</td>
</tr>
<tr>
<td>05/1/2013</td>
<td>05/31/2013</td>
<td>$272.29</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$0.00</td>
<td>Billing / Payment Details</td>
</tr>
<tr>
<td>06/1/2013</td>
<td>06/30/2013</td>
<td>$272.29</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$0.00</td>
<td>Billing / Payment Details</td>
</tr>
<tr>
<td>07/1/2013</td>
<td>07/31/2013</td>
<td>$272.29</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$272.29</td>
<td>$0.00</td>
<td>$0.00</td>
<td>Billing / Payment Details</td>
</tr>
</tbody>
</table>

To see specific billing details, including the applicable plans and coverage levels, select “Billing/Payment Details.”

### COBRA Account Details

#### Billing Details

You can click on Billing / Payment Details to display details.

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Plan Type</th>
<th>Coverage Code</th>
<th>Due Date</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>UHP POS 20 Medical</td>
<td>POS3</td>
<td>Employee Only</td>
<td>10/01/2012</td>
<td>$272.29</td>
</tr>
</tbody>
</table>

#### Payment Details

No Payment Details Available.
Make a One Time Payment

You can make a one-time benefits payment when you select the “One Time Payment” option from the left navigation menu. This payment will be processed as an electronic check.

To make a one-time payment, you need to complete the following steps:

**Step1** Select the month for the payment.

**Step2** Specify if the account is a checking or a savings account.

**Step3** Enter your check number, routing and account number from a check

**Step4** Select “Make Payment Now” to process the payment.

Once your transaction is complete, you will see a confirmation page with the payment information. We recommend printing this page for your records.
Establish an Automatic Payment

You can make an ongoing, automatic benefits payment when you select the “Automatic Payment” option from the left navigation menu.

To make an automatic payment, you need to complete the following steps:

**Step 1** Ensure the “Add/Modify” option is selected.

**Step 2** Specify if the account is a checking or a savings account.

**Step 3** Enter the routing and account number from a check. This is a double entry process to ensure accuracy.

**Step 4** Select “Next” to process the payment.

**Step 5** Review the Authorization Agreement, and if you agree check the box to agree to the terms.

**Step 6** Select “Submit” to complete your automatic payment process or choose “Previous” to go back a page.

Once your automatic payment has been created, you will see a confirmation page with the payment information. We recommend printing this page for your records by selecting the “Print Page” button.
**View Your Notices**

You can view the generated notices that are sent to you when you select the “Notice” option from the left navigation menu.

<table>
<thead>
<tr>
<th>Mail Notices</th>
<th>Date Issued</th>
<th>(Hide Details)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Enrollment Notification</td>
<td>Mar 09 2017</td>
<td>View</td>
</tr>
<tr>
<td>Election Notice and Plan Alternatives</td>
<td>Jan 12 2017</td>
<td>View</td>
</tr>
<tr>
<td>COBRA Rights Notice</td>
<td>Jan 12 2017</td>
<td>View</td>
</tr>
<tr>
<td>HIPAA Rights Notice</td>
<td>Jan 12 2017</td>
<td>View</td>
</tr>
<tr>
<td>Continuation Coverage Premium Invoice</td>
<td>Jan 12 2017</td>
<td>View</td>
</tr>
</tbody>
</table>

If you would like to look at a copy of a specific notice, select the “View” option for the desired notice.