

COBRA

CONTINUING BENEFIT COVERAGE



Under federal law, you may have the right to continue your employer-sponsored health insurance coverages under the Consolidated Omnibus Budget Reconciliation Act (COBRA). The COBRA benefit continuation rules address which benefits you may continue, how long you may continue them, and what you need to do to successfully keep your coverage.

- Once notification has been received of the qualifying event, Aptia will mail the COBRA Qualifying Event Enrollment Packet and Election Form to you.
- You have 60 days from the date on the Election Form to enroll. The Last Day to Elect is given on the form. If you do not enroll by the deadline, you will not be able to continue coverage.
- Your coverage is not reactivated until you pay the first month's premium, in full. You have 45 days from the day you elect to make your premium payment.
- Once Aptia receives your first month's premium, we instruct the insurance carriers to reactivate your coverage. Please allow up to 10 business days for the carriers to reactivate your coverage. Keep your current benefit insurance cards to use, unless you receive new cards from the carrier.
- Ongoing COBRA premiums are due on the first day of each month and the amount due is shown on the payment coupon you receive. There is a 30 day Grace Period for making your payment. If your payment is not received before the end of the Grace Period your coverage will be terminated back to the end of the prior paid month. Once coverage is lost, it cannot be reactivated.
- Payments can be made in one of three ways:
 - Online through the Aptia participant portal at www.yourflexbenefits.aptia365.com, with a checking or savings account.
 - Bill-pay, using your bank's online bill-pay feature to set up scheduled direct payments.
 - By mail, to Aptia Continuation of Benefits Department, PO Box 424, Escondido, CA 92033. It is best to send your payment from the post office and obtain a proof of mailing receipt.

CONTACT INFORMATION

Aptia Participant Services representatives are available Monday through Friday 8 am to 9 pm ET.

Phone: (866) 268-0142

Fax: (844) 791-8319

Web: www.yourflexbenefits.aptia365.com



The information contained herein is considered to be general in nature. In the event that anything on this flyer differs from the information contained in your company's plan provisions as set forth in the Summary Plan Description and/or Plan document, those documents shall prevail.