



COBRA Participant Website Guide

Your guide to getting started at www.myflexcobra.com

Questions?

Call us at 888-345-7990 | Option 3

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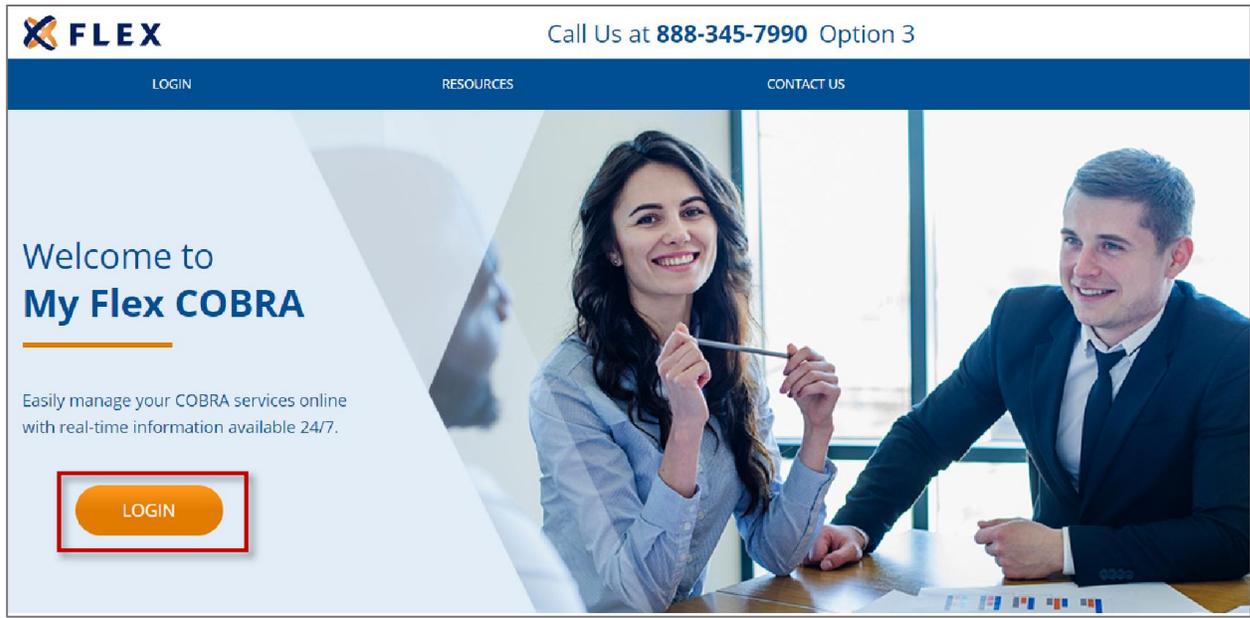
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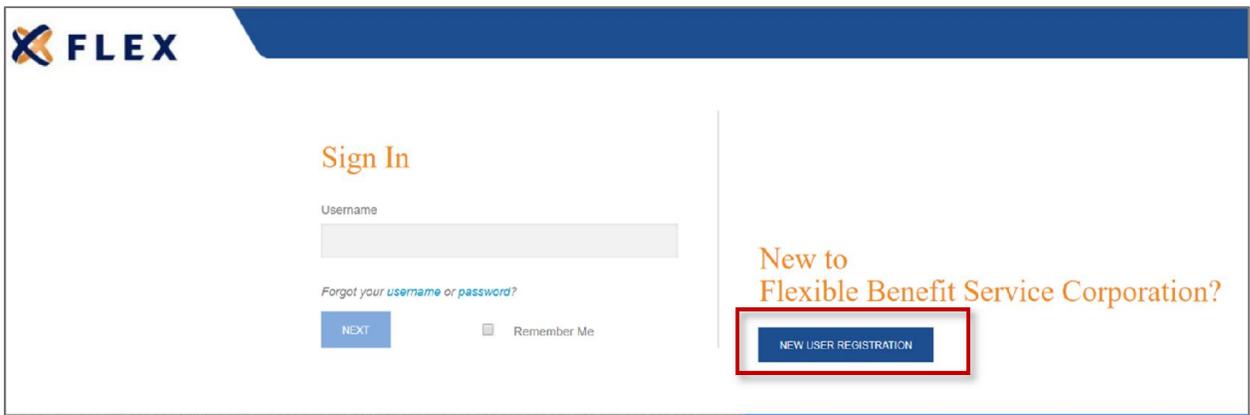
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How to Register on MyFlexCOBRA

1. You will receive a New Member Login Notice containing your registration code. If you have not received a New Member Login Notice, please contact Flex Customer Service at 888-345-7990 Option 3.
2. Go to www.myflexcobra.com and click **Log In**.



1. Select "New User Registration"



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2. Enter your registration ID and SSN, then **submit registration**.

FLEX

NEW USER

- 1. REGISTRATION INFO
- 2. LICENSE AGREEMENT
- 3. CREATE ACCOUNT

New Registration

In order to register you will need the registration code assigned to you. If you are eligible a letter was sent to you via the United States Postal Service ®.

Registration Code: yWYXKkFP ✓

Company: Flexible Benefit Service Corporation
Div: Flex

First Name: Megan

Last Name: Smith

Individual ID: [Empty]

Social Security Number: 111-11-1111

SUBMIT REGISTRATION CANCEL

3. Accept the New User License Agreement and click **Submit**.

FLEX

NEW USER

- 1. REGISTRATION INFO
- 2. LICENSE AGREEMENT
- 3. CREATE ACCOUNT

New User License Agreement

PLEASE READ THIS AGREEMENT CAREFULLY. IT GOVERNS YOUR ACCESS TO AND USE OF THE COBRApoint website and the services and materials provided on the COBRApoint Website (collectively "COBRAPOINT").

NEW COBRApoint User Agreement PRINT

WEX HEALTH CLOUD USER AGREEMENT

PLEASE READ THIS AGREEMENT CAREFULLY. IT GOVERNS YOUR ACCESS TO AND USE OF THE WEX Health Cloud The Application website and the services and materials provided on the WEX Health Cloud Application (collectively, the "Application").

BY SELECTING "I ACCEPT" OR BY ACCESSING THE APPLICATION, YOU AGREE TO THE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT. IF YOU DO NOT AGREE TO BE BOUND BY ALL OF THESE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT, YOU MUST PROMPTLY CEASE ALL USE OF THE APPLICATION.

I Accept

BY SELECTING "I ACCEPT" OR BY ACCESSING COBRApoint, YOU AGREE TO THE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT. IF YOU DO NOT AGREE TO BE BOUND BY ALL OF THESE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT, YOU MUST PROMPTLY CEASE ALL USE OF COBRApoint.

Required

SUBMIT CANCEL

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4. Set up your username and password. Click **Submit & Create Account**.

The screenshot shows the FLEX logo at the top left. Below it, a 'NEW USER' section contains a progress list: 'REGISTRATION INFO' (checked), 'LICENSE AGREEMENT' (checked), and '3. CREATE ACCOUNT' (active). The main heading is 'Portal Username and Password'. Below this, a message reads: 'Please choose a Username and Password to access the site.' There are four input fields: 'Email Address', 'Username', 'New Password', and 'Confirm Password'. Each field has a 'Required' label and a checkmark icon. At the bottom, there are two buttons: 'SUBMIT & CREATE ACCOUNT' (highlighted with a red box) and 'CANCEL'.

5. Check the box to accept the terms and conditions and click **Add Election**.

The screenshot shows the FLEX logo at the top left and 'CONTACT US' at the top right. Below the logo, user information is displayed: 'Megan Smith | Last Login: Nov 13, 2019 at 03:31 PM CST | Sign out'. The main heading is 'AGREE AND SUBMIT'. Below this, a message reads: 'PLEASE READ THIS AGREEMENT CAREFULLY. IT GOVERNS YOUR ACCESS TO AND USE OF THE COBRAPoint website and the services and materials provided on the COBRAPoint Website (collectively "COBRAPoint").' There is a 'User Agreement' section with a 'PRINT' icon. The agreement text is: 'WEX HEALTH CLOUD USER AGREEMENT. PLEASE READ THIS AGREEMENT CAREFULLY. IT GOVERNS YOUR ACCESS TO AND USE OF THE WEX Health Cloud The Application website and the services and materials provided on the WEX Health Cloud Application (collectively, the "Application"). BY SELECTING "I ACCEPT" OR BY ACCESSING THE APPLICATION, YOU AGREE TO THE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT. IF YOU DO NOT AGREE TO BE BOUND BY ALL OF THESE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT YOU MUST PROMPTLY CEASE ALL USE OF THE APPLICATION.' Below the agreement text, there is a checkbox labeled 'I Accept' with a 'Required' label. A red arrow points to this checkbox. At the bottom, there are two buttons: 'ADD ELECTION' (highlighted with a red box) and 'NOT NOW'.

Questions?

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How to Enroll for your COBRA Benefits Online

1. After registration, if you have not submitted an enrollment form, you will be directed to enroll online for your COBRA benefits.
2. You will be able to choose the benefits you wish to elect as well as the coverage level for each benefit.

FLEX CONTACT US

Megan Smith Last Login: Nov 13, 2019 at 03:31 PM CST | Sign out

ONLINE ELECTION

- 1. WELCOME
- 2. **ELECT PRODUCTS**
- 3. AGREE AND SUBMIT
- 4. CONFIRMATION

Election

If you wish to cancel out of this process, please choose the NOT NOW button below and you will exit this screen. If you wish to elect by mail return the paper Election Form to the address on your form.

After you have elected, to become fully enrolled the full initial premium must be paid. Please refer to your Election Form sent through the mail for more information.

YOUR INFORMATION

Megan Smith
123 Flex St
Chicago IL 60625

PRODUCT INFORMATION

<input type="checkbox"/> Elect	Product Name	Election End Date	Coverage Level	Dependent Name	Relationship	Pro-rated Amount	Amount
<input type="checkbox"/> All							
<input type="checkbox"/> Elect	MIBAV001 Blue ADV HMO	Jan 12, 2020	QB Only	--	--	\$435.48	\$450.49
Total:						N/A	N/A

RESET ADD ELECTION NOT NOW

3. Once you have completed your election you will be directed to your member portal Home Page. **If you do not complete your election, you are not able to access any additional information online until the enrollment is completed. **

FLEX CONTACT US

Megan Smith Last Login: Nov 13, 2019 at 03:31 PM CST | Sign out

- PROFILE
- PAYMENT INFO
- PREFERENCES
- COMMUNICATION ACTIVITY
- MESSAGES
- ELECTION

Welcome Megan Smith!

Welcome to the Flexible Benefit Service Corporation self-service portal. Through this portal, you have access to make payments, set up recurring payments, access your demographic and plan information, view messages, and set up your preferences for payment, billing, and communications. You can also change information, send an inquiry, or request assistance.

Your next payment of \$435.48 is due Nov 01, 2019

MAKE PAYMENT RECURRING PAYMENTS

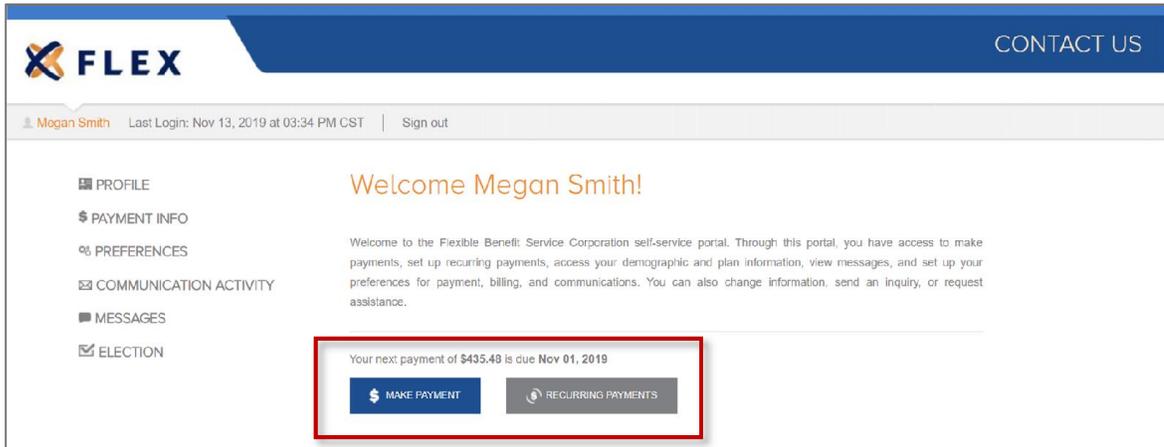
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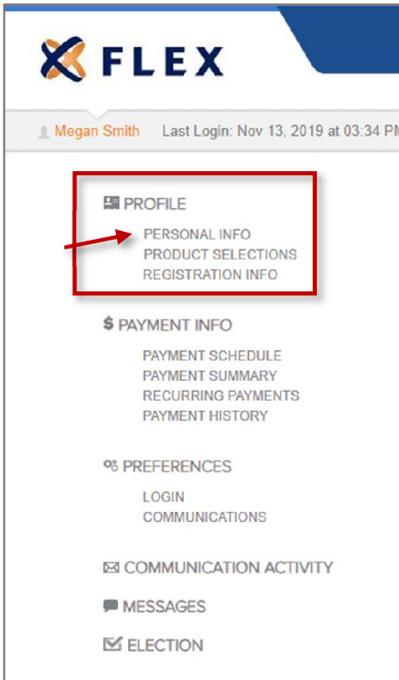
How to Navigate the Home Page

1. Refer to the Main Menu on the left to access your personal information, view or update payment information, update communication preferences, view communications and election information.
2. You can also view your balance and make a payment directly from your home screen.



How to View and Update your Personal Information

1. Refer to the Profile drop down in the main menu and select **Personal Info**



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2. Click on the yellow pencil to make updates to your demographic information.

Your next payment of \$435.48 is due Nov 01, 2019

PROFILE

- PERSONAL INFO
- PRODUCT SELECTIONS
- REGISTRATION INFO

PAYMENT INFO

PREFERENCES

COMMUNICATION ACTIVITY

MESSAGES

ELECTION

Profile

MEGAN SMITH

Address
123 Flex St
Chicago IL 60625

Phone
(847) 699-6900

Email
jcolto@flexiblebenefit.com

SSN
xxx-xx-1111

Birth Date
Jul 14, 1984

Client
Flexible Benefit Service Corporation
Div: Flex

Individual ID

Member ID
2

3. To View your benefit options, refer to the **Profile** drop down in the main menu and select **Product Selections**
4. Here you can view your benefit selections, coverage dates, and balances.

FLEX CONTACT

Megan Smith Last Login: Nov 13, 2019 at 03:34 PM CST Sign out

Your next payment of \$435.48 is due Nov 01, 2019

PROFILE

- PERSONAL INFO
- PRODUCT SELECTIONS**
- REGISTRATION INFO

PAYMENT INFO

PREFERENCES

COMMUNICATION ACTIVITY

MESSAGES

ELECTION

Profile

PRODUCT SELECTIONS

Product	Type	Coverage	Effective Date	Amount	Subsidy	Amt.Due
MIBAV001 Blue ADV HMO	Medical	QB Only	Nov 02, 2019	\$450.49	\$0.00	\$450.49

Note: Amounts calculated based on period starting Dec 01, 2019.

Questions?

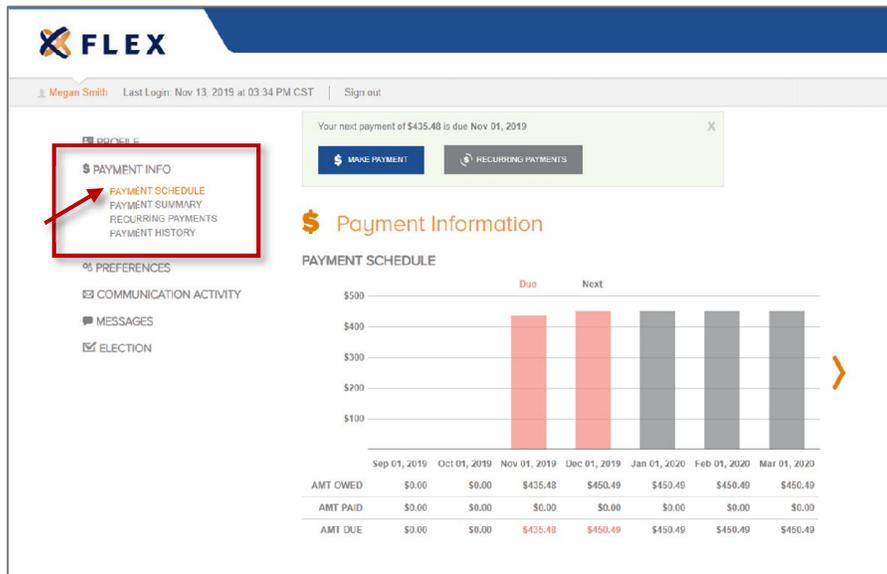
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How to View Payments and Balances

1. Click on the **Payment Info** drop down in the main menu to view your payment schedule, payment summary, recurring payments or payment history.

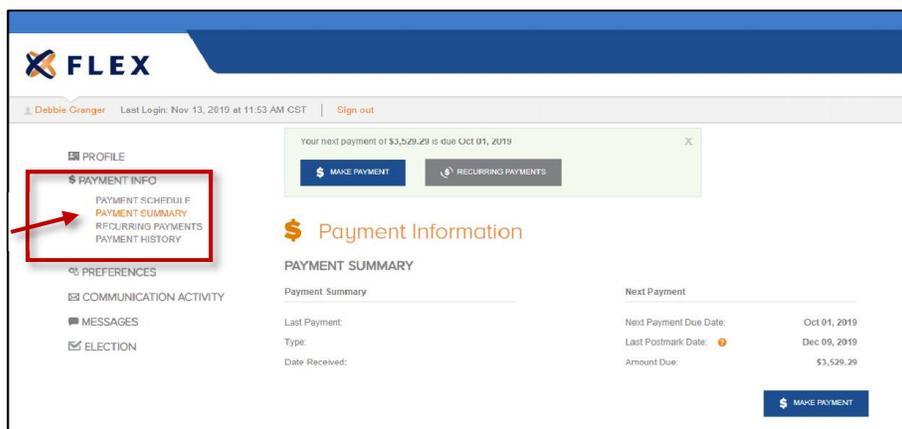
Payment Schedule

The payment schedule provides a chart of your monthly amounts that have been paid and balances for future months of coverage.



Payment Summary

1. The payment summary provides your most recent and upcoming payment information.

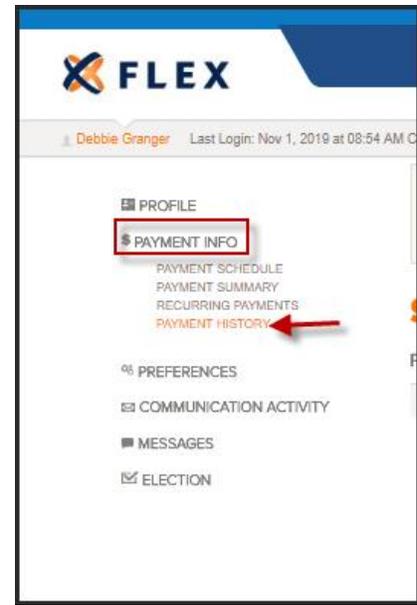


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Payment History

1. Past payments can be reviewed from the Payment Info selection.
2. The payment schedule shows payments that have been made, what your next payment is, and your payment schedule after that.
3. The payment summary shows, in brief, the last payment made and the next payment to be made, as well as providing the option to make a payment.
4. The payment history shows each payment that has been made as separate line items.



How to Make a Payment

1. The option to make a payment is available from the **Make Payment** button on both the home page as well as the Payment Summary page under the Payment Info selection.
2. Select your preferred method from the following payment option
 - a. Credit or Debit
 - b. Checking or Savings account
 - c. Check or Money Order through the mail

A screenshot of the FLEX 'MAKE A PAYMENT' screen. The top navigation bar shows the FLEX logo and user information: 'Debbie Granger', 'Last Login: Nov 1, 2019 at 08:31 AM CST', and a 'Sign out' link. The main content area is titled 'MAKE A PAYMENT' and includes a 'PAYMENT METHOD' section. Below this title is a list of steps: 1. PAYMENT METHOD, 2. PAYMENT AMOUNT, 3. PAYMENT INFO, 4. REVIEW, and 5. THANK YOU. The 'PAYMENT METHOD' section contains a paragraph of text explaining online payment options and a \$20.00 convenience fee. Below the text are three radio button options: 'will pay by Credit or Debit Card', 'will pay by Checking or Savings Account', and 'will send a Check or Money Order through the mail'. At the bottom right, there are 'NEXT' and 'CANCEL' buttons, with 'NEXT' highlighted by a red box.

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- When selecting the **check or money order through mail payment** method, you will be directed to a form that can be printed and mailed along with your check to the address provided on the form.

MAIL PAYMENT

Review your payment information then mail the check or money order as specified below. Ensure that your payment is postmarked by the due date.

Method Of Payment	Pay Information
Mail	Payment Amount: \$435.48 Payment Date: Nov 19, 2019

Premium payments can be paid online via checking, savings, debit or credit card, or recurring payment. If you choose to pay by mail, payments should be remitted to the address below. Payments must be in the form of a check or money order. DO NOT send cash. To ensure accurate posting of your payment, please include your Member ID in the memo line of your check or money order:

Your Account	Remit to Address
MemberId: 2 MemberSsn: xxx-xx-1111	Flexible Benefit Service Corporation PO Box 2626 Omaha NE 68103

[CLOSE](#) [PRINT](#)

- When selecting the **Credit or Debit Card** or **Checking or Savings** payment methods, you will need to select to pay the full amount or pay another amount and click **next**.

PAYMENT AMOUNT

Pay full amount for the Next Premium Month Due: \$435.48

Pay Other Amount: \$

[NEXT](#) [CANCEL](#)

- You will be notified of any applicable fees for the payment method selected. ****There is a \$20 additional fee for one-time credit, debit, or ACH payments**** There is no Fee for recurring ACH payments.

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6. Next you will need to enter in your payment information as requested and click next

7. Finally, review your payment information and submit your payment.

How to Make a Recurring Payment

1. The **Recurring Payments** option is available from the home page and under the payment info options.
2. Select **I will pay by Checking or Savings Account** to set up electronic payments.
3. Selecting electronic payments will bring you to a screen to fill in your bank account information.
4. After completing the payment info fields click **NEXT** to submit your recurring payment.

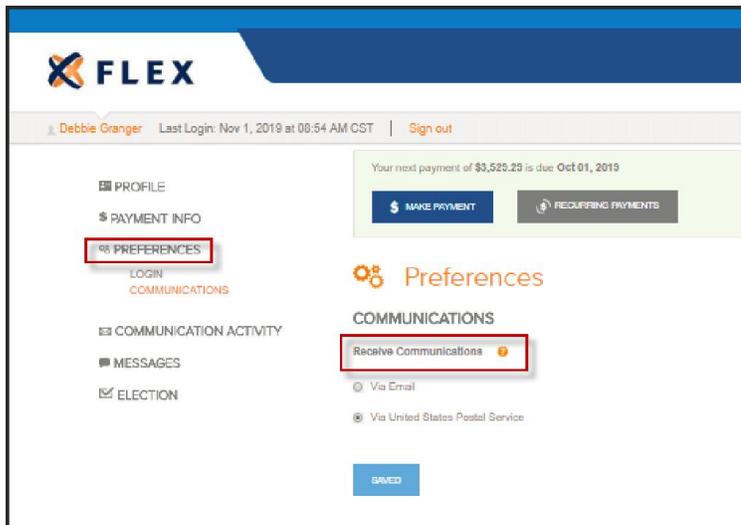
Questions?

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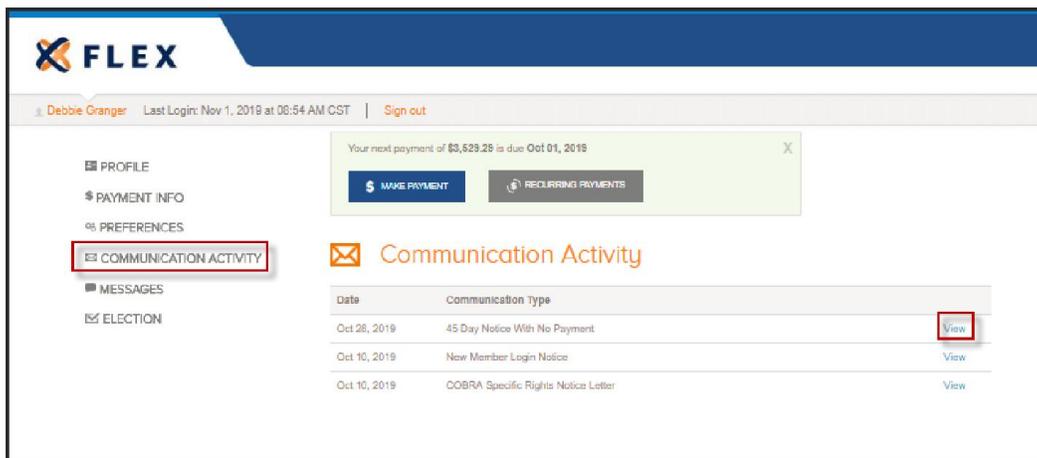
How to Update Log In Information or Communications Preferences

1. Refer to the **Preferences** section of the main menu and click on **LOGIN** to update your email address or MyFlexCOBRA password
2. Refer to the **Preferences** section of the main menu and click on **Communications** to update your communication preference.
3. Here you can select to receive communications **Via Email** or **Via United States Postal Service** (Please note that select COBRA communications require mailing through United States Postal Service.)



How to View COBRA Communications

1. Refer to **Communication Activity** in the Main menu to view the dates and copies of all your Flex COBRA communications.



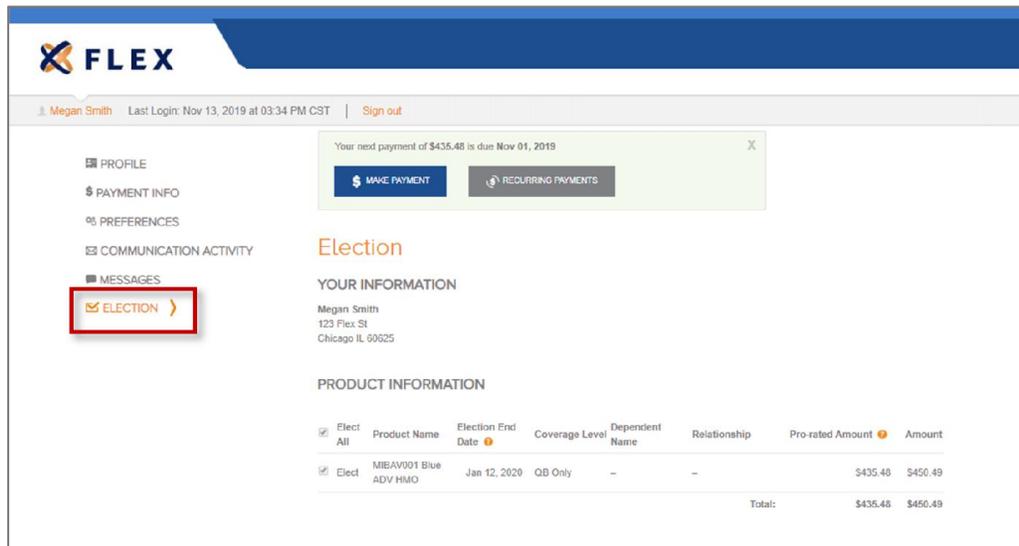
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How to View your COBRA Election

1. Click on the Election section of the main menu for an overview of your COBRA plan elections, including coverage level and amount in the election selection.



The screenshot shows the FLEX account dashboard for Megan Smith. The main menu on the left has the 'ELECTION' option highlighted with a red box. The dashboard displays a notification about a payment of \$435.48 due on Nov 01, 2019. Below this, the 'Election' section is titled, followed by 'YOUR INFORMATION' (Megan Smith, 123 Flex St, Chicago IL 60625) and 'PRODUCT INFORMATION'. A table lists the election details:

Elect	Product Name	Election End Date	Coverage Level	Dependent Name	Relationship	Pro-rated Amount	Amount
<input checked="" type="checkbox"/>	MBAW001 Blue ADV HMO	Jan 12, 2020	QB Only	-	-	\$435.48	\$450.49
Total:						\$435.48	\$450.49

Flex Contact Information

Questions? Contact Us!

We're here to help you! Please feel free to contact us with any questions.

Monday through Friday 8:00 am to 5:00 pm CST.

Phone: 888-345-7990 Option 3

Email: service@myflexaccount.com

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