

# COBRA FAQ

## How do employees enroll in COBRA coverage?

- Employees will receive a COBRA packet in the mail 2 weeks after their termination with instructions in COBRA benefits. Employees can enroll in COBRA coverage online through the Participant Self-Service portal or can complete enrollment by mailing the COBRA packet with a money order or check to Higginbotham. The COBRA packet will include instructions to assist the employee with registering on the Participant Portal. Online election is available to employees until 11:59 PM Central Time on the Last Day to Elect listed on their COBRA Continuation Election Form.
- For the initial plan year existing COBRA members and employees termed 8/31/24 should receive their COBRA packets within the first 2 weeks of September.

## Important Contacts:

- Higginbotham COBRA Department Customer Service Phone Number: (877) 258-5419
- Participant Self-Service Portal: <https://cobraservices.higginbotham.com/>

## How can employees pay their COBRA premiums?

### 1) By Mail

Completed election forms and premium payments should be remitted directly to the address below. Payment must be in the form of a check or money order. Members **cannot** send cash. Members can pay by bank check or check.

Higginbotham COBRA Services  
P.O. Box 2990  
Omaha, NE 68103

### 2) Schedule ACH Premium Payments

Participants must log into the Participant Self-Service Portal and proceed to the Recurring Payments section. \* *Recurring ACH payments are subject to a one-time \$20 WEX convenience processing fee. One time ACH payments are subject to \$20 WEX convenience processing fee per occurrence.*

### 3) On the Participant Self-Service Portal

Participants can register on the portal to make payments online using a credit or debit card at <https://cobraservices.higginbotham.com/> \**Subject to a \$20 WEX convenience processing fee.*

## Can you set up administrative access to the COBRA portal?

- It is not necessary to have access to the Higginbotham portal but you can set up access to the Client Self-Service portal. You will receive a registration letter from Higginbotham with instructions to set up portal access.

## What is available on the Participant Self-Service Portal?

1. View payment information (last received and next due)
2. View coverage information (plans and critical dates)
3. View copies of all communications Higginbotham has sent to the member
4. **Members can make online payments.** *\*Subject to a \$20 WEX convenience processing fee.*