



COBRA Enrollment Overview

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law that allows you and your covered dependents to temporarily continue your K-C health care coverage (e.g., medical, dental, vision, FSA) for up to 18 months.* This document provides a checklist of action steps related to enrolling in and paying for COBRA. This document also provides information and FAQs applicable to employees leaving K-C under a signed separation agreement with entitlement for six months of COBRA medical premiums paid by K-C.

**There are ways in which the 18-month period of COBRA can be extended. Refer to the COBRA Enrollment Notice for more information (see the Enrollment Notice section below).*

Transitioning from Active Coverage to COBRA	
Active Coverage ends on the last day of the month	<ul style="list-style-type: none"> If you're enrolled in health care coverage with K-C (medical, dental, vision, FSA), your coverage ends on the last day of the month in which your last day of employment occurs.
COBRA begins the day after active coverage ends	<ul style="list-style-type: none"> You must be enrolled in health care coverage with K-C on your last day of employment to be eligible for COBRA. If eligible for COBRA, there is no gap between your active coverage and COBRA. Your COBRA will be effective immediately following the day your active coverage ends, as long as you enroll in COBRA by the deadline listed in the mailed notice from WageWorks (see the <i>Enrollment Notice</i> section below).
SEEKING CARE prior to enrolling in COBRA but after active coverage ends	<ul style="list-style-type: none"> If seeking care prior to enrolling in COBRA but after your active coverage has ended, explain to your provider that you're in the process of enrolling in COBRA and ask to be billed later. Once your insurance carrier (e.g., Anthem) has been notified of your COBRA enrollment, contact your provider and ask them to resubmit any claims (see the <i>Carriers Notified</i> section on page 2). If instructed to pay upfront, pay the minimum amount possible and file your claim with your insurance carrier (e.g., Anthem) once they've been notified of your COBRA enrollment (see the <i>Carriers Notified</i> section on page 2). For questions about filing a claim, contact your insurance carrier. Contact information can be found on your insurance carrier ID card(s) and at mykcbenefits.com/contacts.
Completing Your COBRA Enrollment	
Enrollment Notice within 14 days of notification of separation date	<ul style="list-style-type: none"> WageWorks, K-C's COBRA administrator, will mail a detailed COBRA Enrollment Notice to your home address within 14 days after they've received notice of your last day of employment. The notice outlines your COBRA premiums, your rights and responsibilities, and provides further enrollment instructions. If your COBRA eligibility period starts within the annual enrollment period, you'll receive two COBRA Enrollment Notices following your last day of employment. The first notice will contain information about continuing your current K-C health care coverage. Once your initial COBRA enrollment is completed, you'll receive a second notice for annual enrollment that gives you the opportunity to make changes to your COBRA coverage for the following year (e.g., elect a different medical plan option).



<p>TAKE ACTION within 60 days after losing active coverage</p>	<ul style="list-style-type: none"> • If you wish to continue your K-C health care coverage, you must enroll in COBRA. You have about 60 days after the date you lose active coverage (see the <i>Active Coverage</i> section above) to complete your COBRA enrollment. The enrollment deadline is listed in the notice from WageWorks. • You can enroll in COBRA online, by mail, or by faxing the completed form to WageWorks. Enrollment instructions are included in the notice from WageWorks.
<p>Paying for Premiums Once Enrolled in COBRA</p>	
<p>First Bill Due within 45 days of COBRA enrollment</p>	<ul style="list-style-type: none"> • WageWorks will send you a bill shortly after you enroll in COBRA. You'll receive a bill every month for as long as you're enrolled in COBRA. • Your payment due date will appear on each bill. You'll have about 30 days from the bill processing date to submit your payment. • You can pay by check, money order, or sign up for direct debit which automatically drafts the amount owed from the account you provide. You may also use funds from your Health Savings Account (HSA) to pay your bill. • Your premiums will be higher than when you were an active employee because K-C will no longer share in the cost of your medical and dental benefits.
<p>Carriers Notified of COBRA enrollment after first bill is paid</p>	<ul style="list-style-type: none"> • Your insurance carriers (e.g., Anthem) will be notified of your COBRA enrollment once your first monthly bill from WageWorks is paid. They'll update their respective systems within five business days of notification. • You can verify if the systems reflect your COBRA enrollment by calling your insurance carriers. Contact information can be found on your insurance carrier ID card(s) and at mykcbenefits.com/contacts.
<p>Medical Premiums under a signed separation agreement (if applicable) with entitlement for six months of COBRA medical premiums paid by K-C.</p>	<ul style="list-style-type: none"> • It can take up to five weeks for WageWorks to receive notification of your signed separation agreement. • Once notified, your WageWorks account will be adjusted to reflect your entitlement for six months of COBRA medical premiums paid by K-C. • Depending on how long you choose to review, sign, and return your separation agreement, you may be required to make an initial COBRA medical premium payment to avoid losing COBRA medical coverage. • See the FAQ section on page 3 for answers to common questions.
<p>Getting Care Once Enrolled in COBRA</p>	
<p>Present ID Card same as one(s) you used as an employee</p>	<ul style="list-style-type: none"> • When seeking care once enrolled in COBRA, present the same insurance carrier ID card(s) you used as an active employee.
<p>Amount(s) Paid toward deductible and out-of-pocket max</p>	<ul style="list-style-type: none"> • Any eligible out-of-pocket expenses paid toward your deductible and out-of-pocket maximum within the same calendar year will carry over into your COBRA coverage.



Questions/Concerns directly with the carrier or vendor	<ul style="list-style-type: none"> • If you have questions or concerns about a claim, contact the insurance carrier associated with your care (e.g., Anthem for medical claims, Delta Dental for dental claims). Contact information can be found on your insurance carrier ID card(s) and at mykcbenefits.com/contacts. • If you have questions or concerns about your COBRA premiums or billing, contact WageWorks. Contact information can be found in your COBRA Enrollment Notice.
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Frequently Asked Questions

The following information only applies to those leaving K-C under a signed separation agreement with entitlement for six months of COBRA medical premiums paid by K-C.

Q1: Why does my notice from WageWorks show a cost for COBRA medical?

At the time your COBRA Enrollment Notice was generated, WageWorks did not have notice of your signed separation agreement. Once WageWorks receives notice of your signed separation agreement and entitlement for six months of COBRA medical premiums paid by K-C, your account will be adjusted. This process can take up to five weeks.

Q2: Why does my bill show a medical premium owed when I've returned my signed separation agreement?

As indicated in Q1 above, at the time your direct bill was generated, WageWorks did not have notice of your signed separation agreement. It can take up to five weeks after you've returned your signed separation agreement for WageWorks to receive notice of your entitlement of six months of COBRA medical paid by K-C. Once WageWorks receives notice, your account will be adjusted.

Q3: How can I determine if my account has been adjusted to show the six months of COBRA medical paid by K-C?

Call WageWorks at 866-747-0339 or log in to your WageWorks account at mybenefits.wageworks.com. Instructions for setting up a WageWorks account are included in your mailed COBRA Enrollment Notice from WageWorks.

Q4: What do I do if the adjustment is not made in time for my direct bill due date?

You'll need to pay the amount as shown on the billing invoice. Once your account is adjusted for the six months of COBRA medical paid by K-C, any amount you have paid will be applied to other COBRA premiums that you are responsible for (e.g., dental). At the end of the six months, if you do not wish to continue coverage and still have a credit, you will receive a refund directly from WageWorks.

This document is a brief summary of each Plan's provisions. Nothing in this document changes any of the Plans' provisions or affects any rights under the Plans. Each Plan's document is the only governing document. Kimberly-Clark reserves the right to amend a part or all of the Plans or even discontinue the Plans.