



# COBRA Enrollment

This section provides a checklist of action steps related to enrolling in and paying for COBRA.

Transitioning from Active Coverage to COBRA	
<b>Active Coverage</b> ends on the last day of the month	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>COBRA</b> begins the day after active coverage ends	<ul style="list-style-type: none"> <li>You must be enrolled in health care coverage with K-C on your last day of employment to be eligible for COBRA.</li> <li><b>If eligible for COBRA, there is no gap between your active coverage and COBRA.</b> 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 Empyrean Billing Services (see the Enrollment Notice section below).</li> </ul>
<b>SEEKING CARE</b> prior to enrolling in COBRA but after active coverage ends	<ul style="list-style-type: none"> <li>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 Carriers Notified section on page 2).</li> <li>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 Carriers Notified 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 <a href="http://mykcbenefits.com/contacts">mykcbenefits.com/contacts</a>.</li> </ul>
Completing Your COBRA Enrollment	
<b>Enrollment Notice</b> within 14 days of notification of separation date	<ul style="list-style-type: none"> <li>Empyrean Billing Services, 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.</li> <li>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).</li> </ul>
<b>TAKE ACTION</b> within 60 days after losing active coverage	<ul style="list-style-type: none"> <li><b>If you wish to continue your K-C health care coverage, you must enroll in COBRA.</b> You have about 60 days after the date you lose active coverage (see the Active Coverage section above) to complete your COBRA enrollment. The enrollment deadline is listed in the notice from Empyrean Billing Services.</li> <li>You can enroll in COBRA online, by mail, or by faxing the completed form to Empyrean Billing Services. Enrollment instructions are included in the notice from Empyrean Billing Services.</li> </ul>



Paying for Premiums Once Enrolled in COBRA	
<b>First Bill Due</b> within 45 days of COBRA enrollment	<ul style="list-style-type: none"> <li>• Empyrean Billing Services 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.</li> <li>• Your payment due date will appear on each bill. You'll have about 30 days from the bill processing date to submit your payment.</li> <li>• 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. Note: There is a \$20 service charge for one-time payments.</li> <li>• <b>Your premiums will be higher than when you were an active employee</b> because K-C will no longer share in the cost of your medical and dental benefits.</li> </ul>
<b>Carriers Notified</b> of COBRA enrollment after first bill is paid	<ul style="list-style-type: none"> <li>• Your insurance carriers (e.g., Anthem) will be notified of your COBRA enrollment once your first monthly bill from Empyrean Billing Services is paid. They'll update their respective systems within five business days of notification.</li> <li>• 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 <a href="http://mykcbenefits.com/contacts">mykcbenefits.com/contacts</a>.</li> </ul>
<b>Medical Premiums</b> under a signed separation agreement (if applicable) with entitlement for six months of COBRA medical premiums paid by K-C.	<ul style="list-style-type: none"> <li>• It can take up to five weeks for Empyrean Billing Services to receive notification of your signed separation agreement.</li> <li>• Once notified, your Empyrean Billing Services account will be adjusted to reflect your entitlement for six months of COBRA medical premiums paid by K-C.</li> <li>• 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.</li> <li>• See page 3 for more details.</li> </ul>
Getting Care Once Enrolled in COBRA	
<b>Present ID Card</b> same as one(s) you used as an employee	<ul style="list-style-type: none"> <li>• When seeking care once enrolled in COBRA, present the same insurance carrier ID card(s) you used as an active employee.</li> </ul>
<b>Amount(s) Paid</b> toward deductible and out-of-pocket max	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
<b>Questions/Concerns</b> directly with the carrier or vendor	<ul style="list-style-type: none"> <li>• 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 <a href="http://mykcbenefits.com/contacts">mykcbenefits.com/contacts</a>.</li> <li>• If you have questions or concerns about your COBRA premiums or billing, contact Empyrean Billing Services. Contact information can be found in your COBRA Enrollment Notice.</li> </ul>



If you leave K-C under a signed separation agreement with entitlement for six months of COBRA medical premiums paid by K-C, here are a few more things to note:

- **Your notice and/or direct bill from Empyrean Billing Services may show a cost for COBRA medical.** This is because Empyrean Billing Services did not have notice of your signed separation agreement at the time your COBRA Enrollment Notice and/or direct bill was generated. Once Empyrean Billing Services 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.
- **Contact Empyrean Billing Services to determine if your account has been adjusted.** Call Empyrean Billing Services at **800-551-2333** (choose Health & Welfare option) or log in to your Empyrean Billing Services account at **cobraandbillingservices.com** to determine if your account has been adjusted to show the six months of COBRA medical paid by K-C. Instructions for accessing and setting up an Empyrean Billing Services account are included in your mailed COBRA Enrollment Notice from Empyrean Billing Services.
- **Pay the amount on the billing invoice if no adjustment is made by the due date.** 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 Empyrean Billing Services. See the Carriers Notified section about timing of when your insurance company will be notified of your COBRA enrollment.