

Subject line: [Client Name Here] - IMPORTANT INFORMATION for COBRA/Direct Bill OE

Body:

Please disregard this email if you have already submitted your updated plan and rate information for this year's Open Enrollment. Open Enrollment (OE)/Rate Renewal information for the coming plan year.

Dear Valued Client:

We are excited to announce the release of our new Rate Renewal Tool which makes it easier than ever to provide your annual health plan updates for COBRA Open Enrollment. This new online tool:

- Features a clean interface with onscreen prompts to guide you through necessary inputs
- Pre-populates your current health plan information, making it easy to review and update info
- Allows you to add and delete carriers, plans and contact information with a few simple clicks
- Permits you to save your progress and complete the process at a later time
- Loads all plan updates to the COBRA website for the coming year

The Rate Renewal Tool replaces the Workbook Wizard that you may have used in prior years. Simply use the new online tool to provide your health plan updates by **[Insert date here]**.

To access the Rate Renewal Tool, follow the three simple steps below.

1. Log in to the [HealthEquity/WageWorks site](#) with your username and password
2. On the Home page, select "Go To Online Plan and Rate Renewal"
3. Enter new plan/rate information or renew existing plans

Here's what you will need to begin:

- Information about health plan changes for next year (e.g., rate changes, coverage tier changes, new carriers, waiting periods, coverage end types, etc.)
- Contact information for any new carriers you will be adding (for urgent eligibility issues)
- Number of current employees that are eligible for health benefits in your company
- Number of current employees that are covered by your company's group health plan(s)

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IMPORTANT OPEN ENROLLMENT INFORMATION

- The Internal Revenue Service (IRS) COBRA regulations require you to provide your COBRA participants with the same Open Enrollment options offered to similarly situated active employees. HealthEquity provides optional Open Enrollment services to assist with this effort, for an additional fee.
- The Department of Labor (DOL) has informally advised that COBRA coverage cannot be terminated for insufficient payment if qualified beneficiaries are not provided a reasonable advance notice of increased COBRA premiums and a reasonable opportunity to pay the increased premium. Therefore, we recommend that notification be sent at least **30 business days in advance of any rate or plan changes**. We strongly urge you to provide all necessary plan information as quickly as possible so that we may assist you in keeping your plan in compliance with this guidance and these best practice recommendations.

- Please take a few moments to review your current web users and remove access for any contacts that should no longer have access to the website. If there are any changes needed, please reach out to Client Services.

We appreciate the partnership we have established with you to provide COBRA/Direct Bill administrative services as part of your benefits offerings.

If you have any questions or need assistance accessing the Online Plan and Rate Renewal Tool, please contact your Client Services team. We are here to help!

Thank you,

Your Client Services team

Services are provided by WageWorks, a HealthEquity company.