COBRA source, inc.

Help Documentation

About HR Benefits Direct

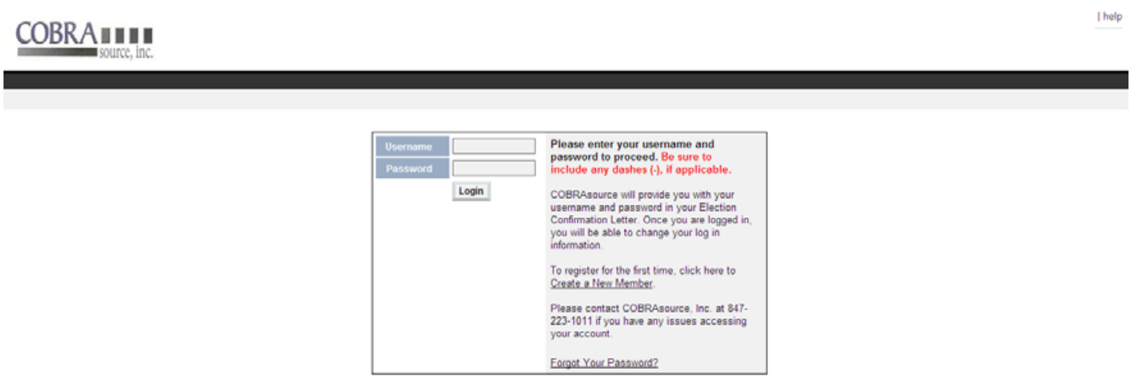
HR Benefits Direct saves time and effort by providing access to your benefits accounts. Through HR Benefits Direct, you can view your accounts and more:

- ✓ *Instantly add or change personal information.*
- ✓ *Quickly create claims, or find out what claims have been paid and when.*
- ✓ *Conveniently add, edit, or remove dependents whenever you need to.*
- ✓ *Effortlessly track payments and account balances.*

Step-by-step instructions for each feature are found on the following pages:

Getting started

To start using HR Benefits Direct, you need a user name and a password. You can acquire a user name and password through COBRAsource, Inc. Initially this is provided with your Election Confirmation and Welcome Letter. Once your account has been set up with an email address, the site can email forgotten usernames and/or passwords to you directly.



To log into the site—

- Type your username and password into the appropriate fields, and then click LOGIN.

To log out of the site—

- Click the LOGOUT button on the top right side of the page.

To receive a forgotten username and/or password—

1. Click **Forgot Your Password?.**
2. Click the SELECT ONE arrow, and then select Email, Member ID, or Username.
3. Type the appropriate information into the textbox below, and then click SUBMIT.

Viewing your account information

There are several ways to view your benefits accounts. Through HR Benefits Direct you can view your list of accounts, a summary of your accounts, a status of your accounts, and your account documents.

To view your list of accounts—

- Click the **Home** menu, and your accounts are displayed on the right in the **Flex Enrollment** sidebar.

To view a summary of your accounts—

- Click the **My Account** menu or rollover the **My Account** menu and click **Accounts**.

To view a status of your accounts—

- Rollover the **My Account** menu and click **Status**.

To view your plan documents—

1. Rollover the **My Account** menu and click **Benefit Plan Documents**.
2. In the "Document" column, click the plan document you want to view. A new browser will open with your document.

   (If a popup window appears asking you to open or save the document, choose one and click OK.)
3. To return to HR Benefits Direct, close the browser or document.

Adding or modifying an election during Open Enrollment

Open enrollment occurs at scheduled times throughout the year. During open enrollment, you can enroll in available benefit plans, modify your existing enrollment, or cancel your enrollment in any or all plans.

To add or modify an election—

1. Rollover the **My Policy** menu and click **Open Enrollment**.
2. To enroll in a plan you are not currently enrolled in, click the ENROLL button to the right of the desired plan. Skip to step 4.
3. To edit an existing plan enrollment, click the EDIT button to the right of the desired plan.
4. Review the election minimums and maximums, and then enter a dollar amount into the **Election Amount** field.
5. Click the **Payroll Calendar** arrow to see more options, and then select your pay schedule.
6. To view the per-pay-period deduction amount, click **Pay Period**.
7. Click SAVE when finished.
8. On the confirmation page, click CONFIRM AND SUBMIT or click CONTINUE ENROLLING if you are enrolling in additional plans or you need to make changes to another enrollment.

To cancel an election—

1. Rollover the **My Policy** menu and click **Open Enrollment**.
2. Click the EDIT button to the right of the plan you wish to cancel.
3. Click REMOVE ELECTION.
4. On the confirmation page, click CONFIRM AND SUBMIT or click CONTINUE ENROLLING if you are enrolling in additional plans or you need to make changes to another enrollment.

Handling claims

HR Benefits Direct allows you to create and view claims online by using the claims features. The claims features allow you to file a new claim, view your claims history, or view your Explanation of Benefits.

To file a new claim—

1. Rollover the **My Account** menu and click **New Claim**.
2. Click the **Plan** arrow and select the plan you are filing a claim with.
3. Type the provider information (the name of the company who billed you for the services) into the **Provider** field.
4. Type your name, your spouse's, or your dependant's name, according to who received the services, into the **Claimant Name** field.
5. Type a description of the care, prescription, or services received into the **Description** field.
6. Click the **Procedure Code** arrow and select the appropriate identifier. (Some plans may allow you to type directly into this field.)
7. Use the calendar icons next to the **From** and **To** fields to select a range of service. For an appointment or visit on a single day, change both date fields to the same day.
8. Type the amount of the claim (the amount of reimbursable expenses) into the **Requested** field.
9. Type any relevant information into the **Notes** field.
10. Scan any receipts and click BROWSE… to the right of the **Receipt(s)** field.
11. Navigate to the scanned document/s or image/s, and then click OPEN.
12. Click SUBMIT to enter the claim, and the **Claim Confirmation Receipt** report is displayed.

To view your claims history—

1. Rollover the **My Account** menu and click **Claims History**.
2. If you want to view the details for a claim, click the appropriate link in the "Claim Number" column.

To view your Explanation of Benefits (a detailed explanation of claims and claim amounts—often called an "EOB")—

1. Rollover the **My Account** menu and click **Claims History**.
2. Click the appropriate link in the "Claim Number" column.
3. Click the VIEW EOB button just below the **Provider** field.

Maintaining your personal profile

Maintaining your profile makes it faster and easier for your benefits administrator to process claims and for you to receive reimbursement from your accounts. Your personal profile contains information about you, your dependents, and the banking account to which reimbursements should be deposited.

To change your personal or banking information—

1. Rollover the **Profile** menu and click **Update Profile**.
2. Make the desired changes and click SAVE.

To modify, add, or remove dependents—

1. Rollover the **Profile** menu and click **Dependents**.
2. To modify a dependent, click the EDIT PROFILE button to the right of that dependent's name and do the following:
    - Type or select the appropriate information into all required fields and click SAVE.
    - To confirm your changes, go back to the **Member Profile** table: Rollover the **Profile** menu and click **Dependents**.
3. To add a dependent, click the ADD DEPENDENT button below the **Member Family** table and do the following:
    - Type or select the appropriate information into all required fields, and then click SAVE.
    - To confirm your changes, go back to the **Member Profile** table: Rollover the **Profile** menu and click **Dependents**.
4. To remove a dependent, click the DELETE button in the "Action" column.

Changing your Username and Password

To change your username—

1. Rollover the **Profile** menu and click **Username and Password**.
2. Type a new username into the **New Username** field.
3. Click CHANGE USERNAME

To change your password—

1. Type your current password into the **Current Password** field.
2. Type a new password into the **New Password** and **Confirm Password** fields.
3. Click CHANGE PASSWORD.

Viewing available reports

Your Benefits Administrator will determine which reports are available to you.

- If reports are available, rollover the **Reports** menu, click the **Report Name** arrow and select the report you want to see and click VIEW REPORT.

Using the Document Library

Some of the forms for your benefits program may be available in the Document Library. Check with your Benefits Administrator if you do not see the form you need.

- To access a document, rollover **Document Library**, click one of the links in the "Title" or "Document" columns and the document will open.