



# ADDING A LEAVE OF ABSENCE (LOA)

## Direct Bill Member

# ALERUS

Log in at  
**cobra.alerus.com**

On the home screen,  
click **+Add Member >**  
**Direct Bill > Select**

### Step 1: Add demographic information

Only the fields with the red asterisk are required.

Click **Continue**.

**Direct Bill**

Individual who is billed on a regular schedule for one or more plans or benefits. The billing frequency and specific types of plans or benefits are not associated with any laws or regulations. Therefore, a Direct Bill record can be used differently for specific needs and business processes.

[Select](#)

**Add Direct Bill Member**  
Step 1 of 6

**Profile Information**

Employer Name: LOA Member Specific Plans

Leave of Absence:

Choose...:

First Name\*:  MI

Last Name\*:

Sample:

Gender\*:  Date of Birth\*:

SSN\*:

Individual Identifier:

**Contact Information**

Phone:

Phone 2:

Email:

[Cancel](#)

**Primary Address**

Address\*:

Address 2:

City\*:  State\*:  Zip\*:

Country:

**Select Plan Categories**

Benefit Group:

Account Structure:

Employer Custom Data:

[Continue](#)

### Step 2: Add employee information

- Enrollment date — date the employee originally enrolled on “active employee” benefits.
- For LOA members that are auto enrolled:
  - Initial grace period start date and billing start date (*should be the same*) — date in which the employee is responsible for payment for LOA benefits.
  - Billing end date — can be left blank if needed.
- For LOA members that need to make an election (*required for clients that also have direct bill – retiree services*):
  - Billing start date — date in which the employee is responsible for payment for LOA benefits.
  - Billing end date — can be left blank if needed.
- Billing type — updated to leave of absence.
- All other fields can be left as is, click **Save and Continue** once complete.

**Add Direct Bill Member**  
Step 2 of 6

**Employee Information**

Reference Date\*:

Years of Service:

Subsequent Grace Period Number of Days:

Subsequent Grace Period\*:

Commencement Date\*:

Initial Grace Period Number of Days:

Initial Grace Period\*:

Initial Grace Period Start Date\*:

Previous Option Type\*:

Coupon Book:

Currently has COBRA rights

Will have COBRA rights on termination

[Cancel](#)

**Events**

Billing Start Date\*:  Billing End Date:

Billing Frequency\*:

Billing Type\*:

Employee Type\*:

Plan Type\*:

Has this member already been set up for Direct Bill continuation?  
 Yes  No

[Previous](#) [Save and Continue](#)

### Step 3: Plans and bundles

- Click **+Add Plan**
- Choose plan from the drop-down options, the start date of the plan should always match the billing start date entered on the previous screen. Choose the appropriate coverage level.
- Click **Add Rate**, enter start date and monthly premium to be collected from the member for that special benefit > **Add > Add Plan**.
- Repeat this process until all benefits have been added, click **Continue**.

The screenshot shows the 'Add Plan' interface. At the top, there are fields for 'Start Date' (02/29/2026) and 'End Date'. Below these are radio buttons for 'Plan' (selected) and 'Bundle'. There are dropdown menus for 'LOA Critical Illness' and 'Member Only'. A green message states 'Plan rate for the selected coverage level is: 0'. Under 'Coverage Period', there are fields for 'Start Day of Coverage' (02/29/2026) and 'Last Day of Coverage'. At the bottom, there is a 'RATES' section with an 'Add Rate' button. An 'Add Rate' modal is open, showing 'Start Date' (02/29/2026), 'End Date', and a 'Rate' field with '\$ 3,500.00'. The modal has 'Cancel' and 'Add' buttons.

### Step 4: Dependents

Add dependent information if applicable.

### Step 5: Subsidies

This screen may be bypassed, plans are all member-specific, only the amount the employee should remit payment on should be entered.

### Step 6: Letter attachments

This screen may be bypassed.  
Click Add Member to finalize your entry.