



ADD A QUALIFIED BENEFICIARY (QB) COBRA

ALERUS

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Log in to **cobra.alerus.com**. On the home screen, select **+Add Member > Qualified Beneficiary (QB) > Select**.

STEP 1: Profile Information

- Choose **Division**
- Enter all required member demographic information marked with a red asterisk.
 - Fields not marked with a red asterisk are optional. However, Alerus recommends adding a personal phone number and personal email address when available.
- Click **Continue**

STEP 2: Employee Information

- Tobacco Use, Employee Type, and Payroll Type may remain set to **Unknown**. Update these fields if needed.
- Leave Premium Coupon Type set to **Coupon Book** so members who enroll in coverage receive 12 months of premium coupons with their Enrollment Confirmation Notice.
- Event Category
 - Select **Employee** for terminations, involuntary terminations, reductions in hours, and similar events.
 - Select **Dependent** for divorce, death, ineligible dependent, or Medicare events.
 - For dependent events, enter the employee's full name and SSN when the applicable Event Type is selected.
- Enter the applicable Event Type.
- Enter the applicable Qualifying Event Date.
- Enter the Date of Hire/Enrollment Date. This may be either the date of hire or the date the employee became covered under the group health plan.
- The "Has this member already been offered COBRA?" field should always remain set to **No**.
- Click **Save and Continue**

STEP 3: Plans and Bundles

- Click **+Add Plan**
- Choose a plan
- Add coverage level
 - The full monthly premium for the selected plan and coverage level will appear in green below the coverage level
- Plan Coverage Information and the Coverage Period will populate automatically based on the Event Type and Event Date entered on the previous screen
 - Do not override premium information or default coverage dates; if information does not populate correctly, contact the COBRA operations team as soon as possible.
- For member-specific rate plans, such as FSA or ICHRA, enter the full monthly premium by selecting **Add Rate** at the bottom of the screen
 - The Start Date and End Date should match the dates displayed on the main screen
- For units-based plans, enter the number of applicable units for the plan (per 1,000); this typically applies to groups subject to Minnesota Life Continuation (for more information, review the [Minnesota State and Life Continuation Client Handbook](#))
- Repeat this process until all applicable benefits have been added, then click **Continue**

STEP 4: Dependents

- If dependents were covered under the plan at the time of the Qualifying Event, add their information in this step
- Select **+Add Dependent** and enter the Relationship, First Name, Last Name, Gender, Date of Birth, and SSN
- Select the checkbox next to each applicable plan name to assign coverage to the dependent
 - Click **Add Selected Dependent Plan(s)**
 - Click **Add Dependent**
 - Repeat this process until all dependents have been added, then click **Continue**
- If there are no dependents and the QB had single coverage, click **Continue**

STEP 5: Subsidies

- If your group is subsidizing premiums for the QB member, enter that information in this step; if no subsidy applies, click **Continue**
- Click **+Add Subsidy Schedule**
- Add Subsidy Start Date
 - This should coincide with COBRA Start Date
- Add Subsidy Schedule End
 - Use the last day of the month in which your group is covering all or part of the monthly premium
- Subsidy Schedule Amount Type may be entered as either a percentage or a flat dollar amount
- Select the Plan Type that corresponds to the subsidy entered
- Repeat this process as needed until all subsidy information has been entered, then click **Continue**

STEP 6: Letter Inserts

Alerus does not recommend using these inserts, as they are managed by the software vendor and are not monitored or regulated by Alerus. If you believe a specific letter insert is needed, contact the COBRA operations team to discuss your options. Click **Save and Continue** to proceed.

STEP 7: Letter Attachments

By default, no information will appear in this step unless a specific arrangement has been made in advance. Click **Add Member** to finalize the record.

Once the member record has been added to the system, you may continue making updates until the overnight process runs. The COBRA Specific Rights notice will be generated on the first business day after the record is entered. Once the notice has been generated, modifications to the member record can only be made by an Alerus COBRA Operations staff member.

If you have any questions, please reach out to cobra.alerus.com or 800.761.1934.