

COBRA Benefits Administration Employer FAQs

Sanford Health Plan will begin transitioning the administration of COBRA (medical and prescription benefits) to WEX as of July 1, 2022.

Client Transition FAQs

What does Sanford Health Plan and/or WEX need from the group for the transition?

Groups will need to elect WEX for COBRA Administration Services; the only items needed to support the transition are the COBRA Enrollment Form and WEX ACH Form. Please return by **April 15, 2022**.

What happens if I do not complete or return the WEX ACH Form?

If you do not return the ACH Form by **April 15, 2022**, but have returned the COBRA enrollment form, then COBRA remittances will be mailed to you by paper check.

What if I do not want to move COBRA Administration to WEX?

Please contact your Sanford Health Plan Account Executive by April 15, 2022.

How do I know when my transition will begin?

You will be notified by email from WEX to register for the WEX COBRA portal (LEAP™). You will also be sent a DocuSign for the WEX COBRA Administration Contract. Another email will be sent by WEX when setup is complete, and the transition has begun.

Can I elect to participate in COBRA administration by WEX after the transition occurs?

Yes, if you do not transition services at this time, you may enroll at any time, however, please note that processing time for new groups enrolling with COBRA administration by WEX is approximately 45 business days.

Billing FAQs

Does the transition to WEX change Employer pricing?

No. Sanford Health Plan will continue to offer the administration of COBRA (medical and prescription) benefits through WEX at no cost to employers.

Who will I be receiving my bill from? Who do I send my payment to?

To allow groups to utilize all services provided by WEX, billing will now occur as outlined below once the transition has occurred:

1. WEX will collect participant premiums direct from members enrolled in COBRA. If the group chooses to use another 3rd party vendor, or self-administer COBRA, it is at the group's discretion on how to collect premiums.
2. WEX will deposit member premiums into the group's bank account via ACH monthly or mail a paper check, which will be the total of the premiums received from the 8th of the prior month and the 8th of the following month for premiums received during that timeframe.
3. Sanford Health Plan will invoice the COBRA participant premium on group invoices which should be remitted to Sanford Health Plan as part of the invoicing process.

How does premium remittance for Qualified Beneficiaries (QBs) change for the employer?

WEX will remit collected premiums to employers and employers will remit to Sanford Health Plan as applicable.

Administration FAQs

How does processing new terminations and qualifying events change for the employer?

Employers will submit qualifying events into LEAP™, WEX's cloud-based portal. Employers will need to provide information as requested within the LEAP™ portal about the participant's qualifying event pertaining to the COBRA offering available.

Employers should continue to notify Sanford Health Plan that an employee has terminated AND employer will also now need to go into the LEAP™ portal to add terminated employee into the WEX system to generate appropriate COBRA notifications.

Does Sanford Health Plan receive notification of non-payment, new enrollments, etc.?

Yes, WEX sends Sanford Health Plan notifications of all terminations, enrollments and other changes. Sanford Health Plan will process and update information received accordingly.

What about COBRA members who are still in their election period?

Members who have been offered COBRA from Sanford Health Plan who are still in their 60-day election window and have now decided to elect COBRA will want to complete their election paperwork and send the paperwork and payment to the employer. Employer will reactivate the member's coverage by making Sanford aware the member has elected coverage. The employer will enter the member into the

COBRA platform as a current COBRA enrolled member indicating when the next payment due is.

How and when will employers receive training on the WEX LEAP™ Portal?

WEX will host a series of webinars to train employers on how to navigate the employer portal (LEAP™), how to enter qualifying events, run reports and more.

How does the renewal process change for the employer?

Employers will directly update their WEX portal with the updated rates and/or plan choices. Employers will have access to a dedicated team at WEX to support them during this time.

Does WEX integrate with Benefits Administration Systems?

Yes, WEX does integrate with various benefits administration systems (HRIS systems) and does not charge for this service. Integration will need to be established directly with WEX after the initial transition.

Who do employers contact for questions?

After your transition to WEX is complete you can contact WEX at COBRAemployerservices@wexinc.com or 877-765-8810 from 7 a.m. to 7 p.m. EST.

Can employers delegate access of their WEX LEAP™ portal?

Yes, delegate access within LEAP™ can be provided after registration occurs.

Member FAQs

How will members be notified of this transition?

Members will receive a notice from WEX instructing them that WEX is the COBRA administrator and where payments can be directed, along with payment coupons.

What changes for members?

Members will have access to an online account where they can update their address, review correspondence, elect their COBRA offerings, review Open Enrollment materials, review their payment history, and set up an ACH.

Members are also able to make online payments, however there is a convenience fee applicable with online payments. Members will also have access to a mobile app to manage their benefits. Anything that could normally be done on a computer can be done on the mobile app.

Who can members contact for questions?

Members can contact WEX through phone, fax, email or online chat Monday through Friday, 6 a.m. to 9 p.m. CST for any questions they may have.

Phone: (866) 451-3399

Fax: (888) 408-7224

Email: cobraadmin@wexhealth.com

Online Chat: www.wexinc.com

What is the process that will occur for members in their election period during the transition to WEX?

New qualifying events with a first day of COBRA of July 1, 2022, and forward will receive paperwork from WEX. Once the member receives their paperwork from WEX, they can complete and return their paperwork to WEX, or they can register for their online account and elect their plan online.