COBRA Lifecycle Chart

ENROLLMENT SYSTEM
terminates Cody's enrollment and alerts carrier to turn off active benefits for Cody.

CODY COBRA
is terminated from ABC Company.

ABC COMPANY
sends Cody's information (e.g. part-time/full-time status, name, SSN, hire/term date) to the Enrollment System via Demographic File. (Frequency of entering demographic information varies by company, but weekly is common.)

ENROLLMENT SYSTEM
sends COBRA File to WEX (on Mondays and Thursdays). Non-365HUB COBRA files take 3-5 business days to process. 365HUB COBRA files take up to 10 business days to process.

WEX
sends Cody a COBRA packet (SRN). (Sent daily.)

CODY COBRA
sends COBRA election and payment to WEX or makes an election online.

WEX
communicates Cody's COBRA election to enrollment system via Bi-directional File. (Sent daily.)

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