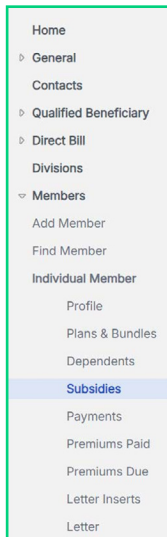


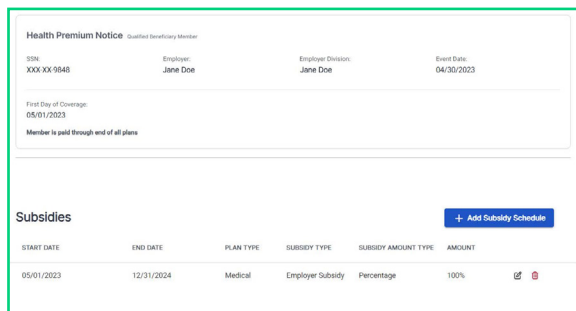
Guide to Entering a Subsidy on the COBRA Online Account



- Step 1:** Log in to LEAP and select COBRA Administration.
- Step 2:** Navigate to the account that you wish to apply a subsidy to.
- Step 3:** Navigate to the Subsidies tab. This tab allows a COBRA employer subsidy or severance to be added to the account.

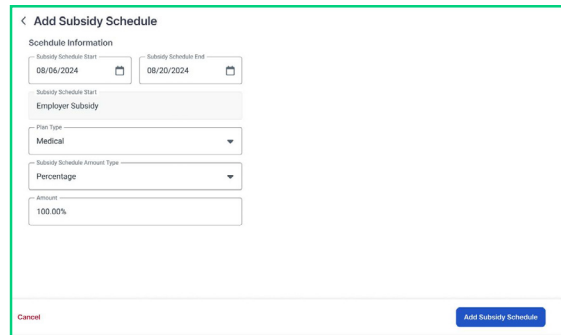


Step 4: Click the [Add a Subsidy Schedule](#) link.



- Step 5:** Enter the start and end dates for the subsidy schedule.
- Note:** It's recommended that subsidies start on the first of the month and end on the last day of the month to avoid any participant confusion, which may lead to non-payment and loss of coverage. In the event that you have a subsidy ending in the middle of the month, we recommend the following:

- Increase or decrease the subsidy amount by entering the end date as the last day of the month.
- Convert the final partial month subsidy to a flat dollar amount subsidy equal to the pro-rated value of the subsidy for the month. For example:
 - To offer John Smith a \$1,000 medical subsidy from 1/1 to 4/15, the subsidy would need to be entered as a \$1,000 medical subsidy from 1/1 to 3/31 and a \$500 medical subsidy from 4/1 to 4/30.
 - The total monthly COBRA premium for Jane Doe, including the 2% admin fee, is \$1,500. To offer Jane Doe a 100% medical subsidy from 3/1 to 6/15, the subsidy would need to be entered as a 100% medical subsidy from 3/1 to 5/31 and a \$750 medical subsidy from 6/1 to 6/30.



Guide to Entering a Subsidy on the COBRA Online Account, continued

Step 6: Select the Subsidy Schedule Type. The type of subsidy will default to “Employer Subsidy.”

< Add Subsidy Schedule

Schedule Information

Subsidy Schedule Start: 08/06/2024

Subsidy Schedule End: 08/20/2024

Subsidy Schedule Type: Employer Subsidy

Plan Type: Medical

Subsidy Schedule Amount Type: Percentage

Amount: 100.00%

Step 7: Select the appropriate Subsidy Schedule Amount Type (percentage or flat rate) from the drop-down.

< Add Subsidy Schedule

Schedule Information

Subsidy Schedule Start: 08/06/2024

Subsidy Schedule End: 08/20/2024

Subsidy Schedule Type: Employer Subsidy

Plan Type: Medical

Subsidy Schedule Amount Type: Percentage

Amount: 100.00%

Step 8: Select the Plan Type from the drop-down to indicate the plan that you will be subsidizing (e.g. Medical, Dental, Vision, etc.).

< Add Subsidy Schedule

Schedule Information

Subsidy Schedule Start: 08/06/2024

Subsidy Schedule End: 08/20/2024

Subsidy Schedule Type: Employer Subsidy

Plan Type: Medical

Subsidy Schedule Amount Type: Percentage

Amount: 100.00%

Step 9: Add the corresponding percentage or flat rate in the Amount field. This is the percentage or dollar amount of the premium that your company is paying for the COBRA member’s coverage. The account will automatically calculate the member’s portion based on the information provided.

< Add Subsidy Schedule

Schedule Information

Subsidy Schedule Start: 08/06/2024

Subsidy Schedule End: 08/20/2024

Subsidy Schedule Type: Employer Subsidy

Plan Type: Medical

Subsidy Schedule Amount Type: Percentage

Amount: 100.00%

Step 10: Once you have completed the subsidy information, click “Add.”

< Add Subsidy Schedule

Schedule Information

Subsidy Schedule Start: 08/06/2024

Subsidy Schedule End: 08/20/2024

Subsidy Schedule Type: Employer Subsidy

Plan Type: Medical

Subsidy Schedule Amount Type: Percentage

Amount: 100.00%

Step 11: You’ll be brought back to the Subsidies tab, where you’ll see the subsidy has been added to the account. If there are multiple subsidies to add, select the [Add a Subsidy Schedule](#) link and repeat the above steps until all subsidies are added. Subsidy paperwork will be sent to the participant automatically on the following business day. If you have questions on a subsidy that has been entered, contact Aptia the same day for assistance.