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). Processing can take up to 2 business days, if additional review of file is needed.



WEX

sends Cody a **COBRA** packet (SRN). (Sent the following business day.) Note: Qualified Beneficiaries have 60 days to elect coverage.



CODY COBRA

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



WEX

communicates Cody's COBRA election to carriers (automatically = next business day, or via file = weekly)

