COBRA & PREMIUM BILLING RATE RENEWAL PORTAL USER GUIDE
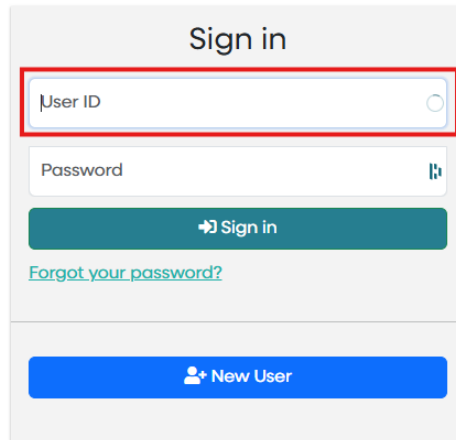
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Screen: Login

Instructions: Your User ID is your email address. If you are a first-time user, click the new user option and a temporary password will be sent to your email. You will then be directed to establish a permanent password for the site. Please be advised that the email containing your temporary password may be directed to your junk or spam folder by your email provider. If you do not see it in your primary inbox, we kindly recommend checking those folders.

Users will be notified by email for an upcoming renewal. Renewal notification emails are sent at 60, 45 and 30 days prior to the renewal date. The notification email will include the link to the Rate Renewal Portal for easy access. Reminder: This is separate from your COBRApoint login.

Screen: Client Landing

Instructions: The Client landing page will show all clients linked to the user. Client names will show in chronological order with the next pending renewals first. Users can search for a client, reorder the list by Client Name and Next Renewal Date, or use the navigation buttons at the bottom of the screen to scroll through the list of clients.

Screen: Client Demographics

Instructions: Users can see the client demographics, LBS COBRA & Premium Billing Service Team and Benefit Manager information. These fields are not editable. Users can contact their LBS COBRA & Premium Billing Service Team to make any changes to this information and it can take up to two business days.

Screen: Plan Renewal

Instructions: Plans are grouped in tabs by the plan renewal date. Expand each plan by clicking on the plan name to renew or terminate the plan. When renewing a plan, the Renewal Date defaults to a year from the current effective date but can be edited if necessary. Users can add new rates for the new plan year, terminate a tier, add a new coverage level, or fully terminate the plan. Plans are available for renewal if they are within 90 days of the current date. Renewal status will change to Pending Submission when all required fields have been filled in for the plan. If the plan has a status of In Progress, there is additional information needed before the plan is ready for submission.

Screen: Plan Termination

Plan Termination	×

Termination Date: 08/31/2025 🗓

PLAN NAME	PLAN TYPE	CARRIER	RATE TYPE	COVERAGE LEVEL	CURRENT RATE	TERM TIER
Excellus Vision	VISION	EXCELLUS BCBS	COMPOSITE	EE	$5.00	⊙ Term
Excellus Vision	VISION	EXCELLUS BCBS	COMPOSITE	EE+SPOUSE	$10.00	⊙ Term

Cancel · Save & Close

Instructions: Once a user clicks on Terminate Plan from the Plan Renewal screen, the Plan Termination window will open. Users can change the default termination date located in upper lefthand corner if needed. Please note that if you have new plans replacing your terminated plans then the new plans should be submitted on the same day as you terminate the plans in the portal.

Screen: Add New Plan

When submitting renewal information, you will be required to enter the current # of Benefit Eligible Employees.
If you would like LBS to handle your Open Enrollment or would like to make changes to the above information, please email your service team.

Add New Plan	New Plans and Renewals must be submitted on the same day

Effective Date

01/01/2024	01/01/2025

PLAN NAME	BILLING TYPE	PLAN YEAR EFFECTIVE DATE	PLAN YEAR END DATE	RENEWAL STATUS
+ ENI NEXGEN EAP	COBRA	01/01/2024		Available for Renewal

Instructions: The user will click on Add New Plan to display the New Plan Add window. <u>If a new carrier is required for the plan, the new carrier must be added first</u>. If the new plan is using an existing carrier, the carrier will be available for selection.

All fields must be completed before submitting a new plan. New plans must be submitted on the same day as renewals to ensure that all plans are available for members at the same time. If a new plan is identified after a renewal has been submitted, please contact your LBS COBRA & Premium Billing Service Team for assistance.

New Plan

All fields are required for final submission

Return to Client Details

Add/Edit Carrier

Plan Name:	Billing:	Plan Type:	Effective Date:	Carrier:
	⌄	⌄	mm/dd/yyyy 📅	⌄

Remit to:	Carrier Plan ID: ❓	Rate Type:	Coverage Termination:	Insured Type:
⌄		⌄	⌄	⌄

Carrier Enrollment Contact Name:	Does this plan offer conversion: ❓	Is the Plan available for all divisions?:	QB Premium Admin Fee: ❓	QB Disability Extension Fee ❓
	⌄	⌄	⌄	⌄

Coverage Levels

Coverage Level	Rate ❓
⌄	

Add Coverage Level

Cancel **Save & Close**

Screen: Add New Carrier

Add/Edit Carrier

Return to Add New Plan

Add/Edit Carrier*	Add New Carrier ⌄

Carrier Name*	Enter Carrier Name

Enrollment Contact

Contact Name*	Enter Enrollment Contact Name	Phone*	XXX	XXXXXXX	Ext	
Email Address*	Enter Email Address	Fax	XXX	XXXXXXX		

Customer Service Contact

Contact Name*	Enter Customer Service Contact Name	Phone*	XXX	XXXXXXX	Ext	
Email Address*	Enter Email Address	Fax	XXX	XXXXXXX		

Remit Contact

Contact Name*	Enter Remit Contact Name	Phone*	XXX	XXXXXXX	Ext	
Email Address*	Enter Email Address	Fax	XXX	XXXXXXX		

Cancel   Save & Close

Instructions: If a user is adding a new plan for a carrier that is not currently being utilized, the user will need to add the new carrier before adding the new plan. Once a user clicks on Add New Plan, the user will click on Add New Carrier and the Add/Edit Carrier window will display. Required fields are indicated with an asterisk. All required fields for the new carrier must be filled in before it is available to select when adding a new plan. Please note, the contact name and email request are for the carrier contact. If you do not have this information, please contact your carrier to obtain.

Screen: Plan Submission

Effective Date

| 09/01/2024 | 02/01/2025 |

PLAN NAME	BILLING TYPE	PLAN YEAR EFFECTIVE DATE	PLAN YEAR END DATE	RENEWAL DATE	RENEWAL STATUS
+ Excellus Dental	COBRA	09/01/2024			Pending Submission
+ Excellus Medical	COBRA	09/01/2024			Pending Submission
+ Excellus Vision	COBRA	09/01/2024			Pending Submission

Current # of Benefit Eligible Employees:*	55	Total # of Employees:*	75	Broker Name (If Applicable):	Test Broker

A "benefit eligible employee" means an active employee who has satisfied the Plan's eligibility requirements for insurance coverage. This would include active employees that may not be enrolled, but are eligible.

Submit

New Plans In Progress

| 01/01/2024 |

PLAN NAME	EFFECTIVE DATE	STATUS	
+ Test Plan percent	01/01/2024	Submitted	Print

Instructions: Once the user has updated **ALL** existing plans and added **ALL** new plans, the user can submit. Plans must be in a status of Pending Submission to be submitted. The user must also fill in the 'Current # of Benefit Eligible Employees', 'Total # of Employees', and 'Broker Name' if applicable in order to submit a renewal. New plans must be submitted on the same day as renewals to ensure that all plans are available for members at the same time. Users will have the option to print the plan rates upon submission. Renewed Plans and New Plans will be reflected in the portal in 3-5 business days from plan submission.

Screen: Age Banded Plan Renewal

Effective Date

| 09/01/2024 | 11/01/2024 |

To upload a file for age banded rates, click the upload button below. All age banded plans must be included in the upload file(s). Composite rates must be entered by expanding the plans and entering the new rates.

PLAN NAME	BILLING TYPE	PLAN YEAR EFFECTIVE DATE	PLAN YEAR END DATE	RENEWAL STATUS
+ Gold PPO 2000/0/15 Rx 0	COBRA	09/01/2024		Available for Renewal

| Current # of Benefit Eligible Employees:* | [ ] | Total # of Employees:* | [ ] | Broker Name (If Applicable): | [ ] |

A "benefit eligible employee" means an active employee who has satisfied the Plan's eligibility requirements for insurance coverage. This would include active employees that may not be enrolled, but are eligible.

[View/Upload Age Banded Rates] [Submit]

Instructions: For clients that have age banded plan, a button to 'View/Upload Age Banded Rates will be available. Click on the button to get the screen pictured below to upload a file(s) containing your age banded plan rates. Once attached, the age banded plans will move to a status of Pending Submission. If there are a combination of age banded and composite plans, the composite plans must be completed by expanding the plan and typing in the new rates. Only age banded plans can be renewed via a file attachment.

Age Banded Rates File Upload   ✕

Please upload the Age Banded rates for all the plans. (All plan rate files need to be uploaded at the same time.)

[Upload Age Banded Rates]

[Close]

Screen: Add New Age Banded Plan

Instructions: For clients that are adding a new age banded plan, once the age banded Rate Type is selected, the 'Age Banded Rates File Upload Show/Hide' button will become available. Click on the button to upload a file of age banded rates and then close the upload box. Once all data fields on the New Plan screen have been completed, click Save and Close. Continue processing all plan renewals and Submit when all plans are in a status of 'Pending Submission'.

Frequently Asked Questions

FAQ: I have forgotten my password. How do I reset my password?
Answer: Go to the portal home page and click the 'Forgot Your Password' link. Enter your email address and click 'Send Temporary Password'. A temporary password will be emailed to you. You can then establish a new password.

FAQ: I am no longer the Benefit Manager. How do I get myself removed and the appropriate representative added as a Benefit Manager?
Answer: Contact your LBS COBRA & Premium Billing Service Team and they will make the change for you. Note: This can take up to two business days to show the update in the portal.

FAQ: Why do my plans say, 'Not Available for Submission'?
Answer: Only plans that renew within 90 days of the current date are available for submission.

FAQ: Why is my plan renewal not showing a status of 'Pending Submission'?
Answer: There is required data that is not complete. You will need to go back into the plan renewal and complete any missing information. For a renewal, each coverage level must have a new rate, or the tier must be termed. New Plans must have all fields completed. New Carriers need to have a contact name, phone number and email address for each type of contact.

FAQ: Why is the submit button not enabled?
Answer: In order for the submit button to be enabled, all plans must be in a status of Pending Submission and the 'Current # of Benefit Eligible Employees is Required' field must be filled in.

FAQ: I am a broker, and I do not see some of my clients in the portal.
Answer: Generally, there are two reasons you may not see a client in the portal.

1. Certain client rate information is provided directly to LBS via an automated carrier file. In these cases, the client is not responsible for providing our office with the required data and not loaded into the portal.
2. The client is not linked to your access. If you feel this is the situation, please contact your LBS COBRA & Premium Billing LBS COBRA & Premium Billing Service Team to update the access.

FAQ: I submitted my rates, but I do not see the new rates in the portal. What should I do?
Answer: Please allow for 3-5 business days for rates to be updated in the portal. If it is beyond this time and you do not see your rates, please contact your LBS COBRA & Premium Billing LBS COBRA & Premium Billing Service Team.

FAQ: What do I do if I notice an incorrect rate while reviewing the rates or if an incorrect rate is submitted?
Answer: Contact your LBS COBRA & Premium Billing Service Team and they will update the rate for you.

FAQ: Can I upload a file for a composite rate renewal or new plan add?
Answer: Only age banded plans will allow for a file upload.