

COBRA/Continuation How-To Guide

COBRA or medical plan continuant participants can use this guide to learn how to access online information about their coverage and payments, make premium payments, print forms and more!

After you have elected COBRA/continuation, your account information is available through your Account Login. For assistance with accessing your account, see [HOW TO ACCESS YOUR TRI-STAR ACCOUNT](#) below. While logged in, you can view coverage and payment history specific to your account. Review [PAY PREMIUMS](#) below to view premium payment options. To pay by ACH, automatically drafted from your bank account, or credit card, follow the instructions below for [PREMIUM PAYMENT OPTIONS](#).

PARTICIPANT LOGIN

You can securely **login** to your Tri-Star account and access information using items 1-4 below. Item 5 tells you how to close out your internet account access.

1. HOW TO ACCESS YOUR TRI-STAR ACCOUNT

1. Click on the **Login** tab.
2. Type your Social Security Number or Tri-Star account number for the user ID in the box.
3. Type in your Tri-Star Password* & click **Login**.

*If you need your password, mouse click on the link "**I forgot my Password or I never received one**" and complete the information requested and click **Submit**. Then look for an email from us to obtain your password and continue as explained above in 1 - 3.

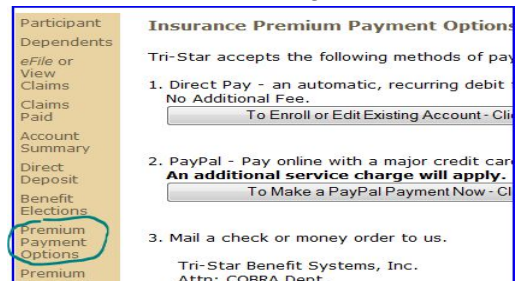


2. PREMIUM PAYMENT OPTIONS

You have three ways to make a premium payment for your COBRA/continuation coverage:

- 1) **Direct Pay:** automatic draft against your bank account each month,
- 2) **PayPal:** using a credit card, or
- 3) **Check or Money Order.**

For further information on payment options, see the [PAY PREMIUMS](#) page for COBRA participants on the Tri-Star web site.



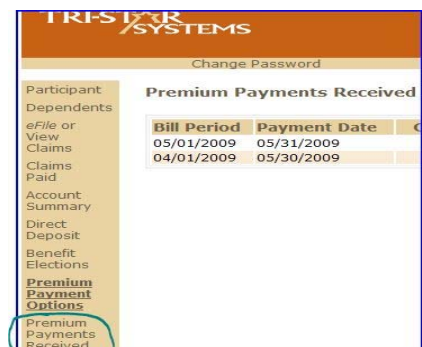
3. VIEW PREMIUM PAYMENTS

Click on the **Premium Payments Received** tab.

Bill Period = Start date of the billing month

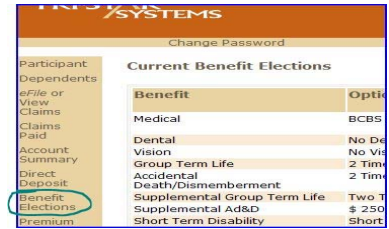
Payment Date = Date of payment

Entry Date = Date payment posted to participant's account



4. BENEFIT ELECTIONS

To review your COBRA benefits, including your plan(s), corresponding coverage level(s), cost and effective date, click on the **Benefit Elections** tab.



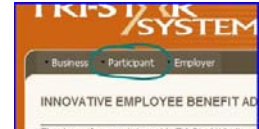
Benefit	Opti
Medical	BCBS
Dental	No De
Vision	No Vid
Group Term Life	2 Tim
Accidental	2 Tim
Death/Dismemberment	Two T
Supplemental Group Term Life	Two T
Supplemental Ad&D	\$ 250
Short Term Disability	Short

5. LOG OUT

To leave your account, click on **Log Out**.

NOTIFYING TRI-STAR OF SECOND QUALIFYING EVENTS, DISABILITY, ELIGIBILITY FOR OTHER COVERAGE, ETC.

Select **Forms** from the Participant/COBRA menu to view forms to download & print. Select the form applicable to your plan with your employer. If your employer is not listed separately, use the general form. Fax or mail the completed and signed form and supporting documentation to Tri-Star as noted on the form.



PAY PREMIUMS

Your initial payment for COBRA coverage must be made by credit card, through PayPal, or by check or money order. Our Direct Pay system automatically collects the payment each month from you, by a direct payment from your bank account. Click on the **PREMIUM PAYMENT OPTIONS** page to view further payment instructions.

FAQs

Learn more from questions frequently asked by fellow participants. Click on the plus sign (+) beside the question to display the answers.

BLOG

View recent blog topics, receive notice of new blog postings posted and comment or inquire on topics of interest to you. This is a great way to keep informed of IRS topics applicable to your plan(s)!

SECURITY AND HIPAA PRIVACY

- **Web Site:** The Tri-Star site used for your account login is completely secure, protected with a 256 bit SSL (Secure Socket Layer) certificate, encrypting all information flowing to and from the site.
- **Email Addresses:** Tri-Star does not share email information with anyone for any reason. This is used only by Tri-Star to communicate efficiently with you.
- **HIPAA Privacy:** Healthcare FSAs and HRAs are protected by privacy and security laws as required under HIPAA. Account identity, claims payments, claims details and other information associated with your account may only be shared with you, the participant.

If you would like to authorize a spouse, guardian or someone else to discuss details regarding your account, you must sign a formal release form with Tri-Star. You may read our security agreement and can obtain the *HIPAA Release Form* from our web site under the

PRIVACY tab. In order to comply with this law, a law enacted for your protection, we cannot release information without this signed form on file. You may also share your **Login** information with this person if you want them to view information online.