



## QUICK REFERENCE GUIDE

# COBRA

## Get Started

- Go to [inspirafinancial.com](https://inspirafinancial.com)
- Click “Log in.”
- If you’re a new user, click “Set up account” to get started. Otherwise, choose the log in option under “Manage your HSA, or FSA, or other benefits.”

## Set up account notifications

- Go to “Account Settings” then click “Account notifications” and choose the notifications you want to receive and how you get them.
- Click “SAVE.”

## Online Enrollment

- Click “Enroll Online.”
- Click on each available plan you want to enroll in by placing a check mark next to the plan. If you would like to decline coverage, check the box next to “Decline this coverage.”
- If the box to elect coverage next to the benefit is grayed out, this means it is automatically included.
- Once you elect all the benefits you want to enroll in, click “Submit.”

A summary of all elected benefits is displayed. If correct, click “Confirm.” Then you’ll receive a message that you have successfully completed the benefit election process.

## Enrolling in COBRA

You cannot enroll online if you are declining coverage for yourself, but are electing coverage for your dependents.

Once you have your Qualifying Event Election package you have the option to enroll online or via the U.S. mail.

To enroll in benefits you must pay the initial premium. This includes all payments due from your first effective date of COBRA through the current month.

For example: If your first day of COBRA coverage is in the month of July and you are making your initial premium payment in August; your first payment should include the premiums due for July and August.

You must make your payment no later than 45 days after the date of your election. If this payment isn’t made by the 45th day, you’ll lose all continuation coverage rights under the plan

## Enroll Via U.S. Mail

Once you receive your COBRA Qualifying Event notice, complete the election form and postmark by the last date indicated. Include the appropriate payment amount to enroll in benefits.

## View your detailed account information

Once enrolled on your dashboard, you’ll see a summary of your most recent account activity. You’ll also see upcoming premiums due along with due dates and number of days left to pay.

## Make a payment online

- Under your COBRA account, click “Make a payment.” You can set up a one-time or recurring payment.
- If you have not linked a bank account yet, you will need to add one.

**Note:** By Enrolling in recurring payment option, you won't receive monthly payment communications from Inspira.

## Make a payment via mail

You can make a payment via check or money order and mail directly to:

**Inspira Financial**  
**PO BOX 953374**  
**St. Louis, MO, 63195-3374**

Include your name and participant number. (If you are electing COBRA coverage for the first time, mail in your payment with your Qualifying Event election form). This must be complete and postmarked by the last day to elect coverage.

## Account Actions

You can:

- Manage dependents.
- Manage your address.
- Cancel COBRA Coverage (if available).

## Account Activity

From your account details page, you can view:

- Details about your benefits.
- Payment and billing details.
- Items on your to do list.

## Access Important Notices and Letters

- At the top of the page, click “Documents and Forms” and select “My Documents.”
- Then chose the document you'd like to view and/or print.

## Access benefits anywhere, anytime

Download our free mobile app on your mobile device's app store. Easily access your account information in the palm of your hand.



### Questions?

Log in to [inspirafinancial.com](https://inspirafinancial.com) and click **Contact Us** under **Help & Support**. Here you can also **Live Chat** with us.

