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).
Non-365HUB
COBRA files take
3-5 business days
to process. 365HUB
COBRA files take up
to IO business days
to process.



WEX

sends Cody a COBRA packet (SRN). (Sent daily.)



CODY COBRA

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



WEX

communicates Cody's COBRA election to enrollment system via Bi-directional File. (Sent daily.)



ENROLLMENT SYSTEM

communicates with carrier (weekly) to reinstate coverage for Cody. Carrier reinstatements can take up to 15 business days for carriers to reinstate coverage.