



SNOWFLAKE COBRA FAQs

1. Can I elect COBRA online?

Yes. You will find a unique registration code on the New Member Login Notice included in your COBRA packet. You can use this code to register for an online account [here](#) and complete your online election.

2. I haven't received my COBRA notice. How can I request one?

The COBRA administrator is Empyrean Billing Services and they can be reached at (833) 874-1600. COBRA notices are generated within 7 days of your coverage termination date and mailed to the home address on file in Workday. Billing Services can assist you in obtaining a copy of the COBRA enrollment packet.

3. I received a separation agreement with a COBRA subsidy but looks like it has not been updated yet?

COBRA coverage is reinstated when the COBRA administrator, Empyrean Billing Services, has 1) received your enrollment elections, and 2) when Snowflake has received your signed separation agreement and notified Empyrean accordingly. Please allow 7 business days for processing upon receipt. Once processed, coverage will be reinstated retroactive to your coverage termination date.

4. What should I do if I have a doctor's appointment?

COBRA coverage is reinstated when the COBRA administrator, Empyrean Billing Services, has received your signed COBRA enrollment form. Please allow 5 business days for processing upon receipt. While your COBRA enrollment is still in process, you may ask your doctor's office if they can recheck your eligibility after 5 business days from when Billing Services has received your enrollment form. The provider can usually delay billing until then to avoid having you pay out of pocket. Should the provider refuse to hold billing and request you to pay out of pocket, you may submit a reimbursement claim form to the carrier. Claim forms are available on the [carrier websites](#) or you may contact snowflake@alliant.com to request the form.

5. I need to pick up a prescription, but my coverage isn't active.

COBRA coverage is reinstated when the COBRA administrator, Empyrean Billing Services, has received your signed COBRA enrollment form. Please allow 5 business days for processing upon receipt. While your COBRA enrollment is still in process and you need your medication right away, you may request a week's worth quantity with the pharmacy. This should reduce the amount you have to pay up front. Once you are showing active, submit a claim form to the carrier for reimbursement. Claim forms are available on the [carrier websites](#) or you may contact snowflake@alliant.com to request the form.

6. Will I receive new ID cards?

No, you may continue using the same ID cards as you were using as an active employee. If you need replacement cards, please visit the carrier websites [here](#).

7. Can I change plans when electing COBRA?

No, you can only continue the same plans you were enrolled in as an active employee. You may change plans at the next Open Enrollment.

8. Can I remove dependents or drop plans?

Yes, you may remove qualified beneficiaries or drop plans you no longer need. However, changes will not be allowed outside of your initial COBRA enrollment window.

9. How does Medicare work with COBRA?

If you have Medicare because you're 65 or over or because you're under 65 and have a disability (not End-Stage Renal Disease (Esr)), Medicare pays first. If you elect Medicare prior to electing COBRA, your COBRA coverage can continue. If you enroll in COBRA before signing up for Medicare, your COBRA will be discontinued once you sign up. You will need to notify Empyrean Billing Services to terminate your COBRA coverage. You will have 8 months to sign up for [Part B without a penalty](#), whether or not you choose COBRA. If you miss [this period](#), you'll have to wait until January 1 - March 31 to sign up, and your coverage will start July 1. This may cause a gap in your coverage, and you may have to pay a lifetime Part B late enrollment penalty. Call Alliant Medicare Solutions at (866) 279-3195 to speak to a Medicare Specialist and discuss your options.

10. How does Medicare work with COBRA? Can I stop COBRA once my employer subsidy ends?

Yes, you will need to contact Empyrean Billing Services by calling (833) 874-1600 to terminate your COBRA coverage.

11. Can I continue my life insurance after my employment ends?

Yes, there are options available to you to continue life insurance plans issued by The Prudential Insurance Company of America (Prudential). Please find additional information [here](#).