

Essential Reminders for Maximizing Your COBRA Benefits

Ensuring Continuity and Peace of Mind for COBRA Members

Election Deadline: You have 60 days to elect COBRA coverage from the date the packet was mailed or your first day of COBRA, whichever is later.

How to Elect COBRA: You can choose to elect COBRA by either mailing the completed election form to NBS or online. The website will be on the paperwork you receive in the mail.

Payment Deadline: After electing COBRA, ensure that your account is up to date within 45 days of the postmark date of your election.

Ongoing Premiums: COBRA premiums are due on the first of each month, with a 30-day grace period. Failure to postmark your payment within this period will result in termination of coverage.

Payment Methods: You can pay by setting up recurring ACH withdrawals from your bank account through our website, mailing a check along with the provided payment coupon, or processing one-time online payments using a debit or credit card. Please note that one-time online payments are subject to a processing fee of $25.00, while recurring ACH withdrawals have no fee. You have two options for recurring ACH withdrawals. Payments can be scheduled for the 8th of the current month or for the 15th to cover the following month.

Insurance Cards: Keep your current insurance benefit cards, as they will typically remain valid if you elect COBRA. All benefit claims will continue to be handled by the benefit carrier.

Payment & Election Mailing Address

National Benefit Services
Department 5
PO Box 981044
Boston, MA 02298-1044

NBS Participant Service Center

Chat: http://www.nbsbenefits.com
Phone: 844-438-1496
Email: COBRA@nbsbenefits.com

Hours of Operation:
9:00 a.m. - 6:00 p.m. CT
Monday – Friday