



COBRA Quick Start Guide

Five simple steps to continued healthcare coverage

What is COBRA?

COBRA is a federally mandated program that gives you the option to continue your group health benefits for a limited time after experiencing a qualifying event, such as termination of employment or a reduction of hours worked below plan eligibility requirements.

How does it work?

The CIP Group offers a simplified approach to COBRA. To take advantage of the benefits available to you, simply:

Step 1: Navigate to the The CIP Group COBRA portal at <https://cip.wealthcarecobra.com> and click 'Sign up now'.

Step 2: Enter your email address and click 'Send verification code'. A verification code will be sent to you via email; enter the code in the field provided, you will then be prompted to create a password.

Step 3: Click 'Connect to New Account'.

Step 4: For security purposes, you will be asked to provide your zip code, date of birth and social security number.

Step 5: Click 'View Account' and complete the following steps:

- Provide required information for the primary participant
- Provide required information for all dependents who will be covered under the COBRA plan
- Select the benefit plans and covered individuals
- Review your elections
- Click 'Submit'

Your initial payment can be made online, at the time of election, via a credit card, debit card, or bank account number. Your payment may also be mailed to the address noted in your enrollment confirmation.

You will be required to make monthly payments for each subsequent month of COBRA coverage. You will remain enrolled, and your COBRA coverage will be maintained, as long as you continue making your monthly payments. This information will be listed on your monthly billing statement.

Have questions or need assistance? Contact us at 617-354-0866.