

BASIC COBRA Online Election Option

To elect COBRA continuation coverage online, please follow the instructions below to establish your username and password*:

- 1. Go to www.myrsc.com . Under "First Time Logging In?", click Register
- 2. Click the "myRSC Temporary Login ID" link.
- 3. In the Login ID field, enter your SSN (no dashes or spaces) and click **CONTINUE**.
- 4. In the Employer Code field, enter the code provided on your COBRA Election Notice.
- 5. Once you have logged in, you will be asked to enter a login ID of your choice.
- 6. Instructions for your online payment option will be included on a link on your sign in screen under "Hello..."
- 7. Go to "COBRA/Retiree" Tab across the top of the screen
- 8. Click on the blue line item labeled "Elect Coverage Continuation"
- 9. Carefully read the entire consent prior to checking the "I AGREE" box. Then select Continue
- 10. Choose coverage(s) and Tier(s) you wish to elect as well as individuals to be covered on each plan, select continue
- 11. Review selection, click submit then print receipt for your records and click Finished button

By electing COBRA continuation coverage online you are acknowledging that you understand the terms and conditions of the election, as noted in your COBRA Election Notice, and take full responsibility for the election and ensuring complete and timely payment of your COBRA premium.

BASIC COBRA Online Payment Option

To pay your premium online with a checking / savings account or debit / credit card once you have made your election, please follow the instructions below*:

- 1. Go to **www.myrsc.com**, in the Login ID field, enter the username and password set up with instructions above
- 2. Go to "COBRA/Retiree" Tab across the top of the screen
- 3. Click on the blue line item labeled "Pay Premium"
- 4. Select payment type (Account Draft or Credit / Debit Card)
- 5. Follow instructions for entering bank or card information to process payment (**Please note**: There is a convenience fee for each transaction processed online, \$2 for checking / savings, 3% of the total transaction for debit / credit card)
- 6. Review and complete payment

IMPORTANT NOTICE: Making an online premium payment, even if it is processed and withdrawn from your bank account, does not guarantee that your payment has been accepted as a complete and timely COBRA payment. All payments must be date stamped on or before 11:59PM (as determined by your time zone) on the last date of your original grace period as outlined in your COBRA Election Form.

If your online payment is not within your original grace period then you will forfeit your right for COBRA continuation coverage in accordance with Federal Regulations and your payment will be promptly refunded to you via check.

If your online payment is processed, then is returned for Non-Sufficient Funds (NSF), it must be paid in full within your original grace period you will forfeit your right for COBRA continuation coverage in accordance with Federal Regulations.

By setting up an online payment you are acknowledging that you understand the terms and conditions of the online payment requirements, as noted above, and take full responsibility for ensuring complete and timely payment of your COBRA premium.

* If you are <u>not</u> the original Primary Policy Holder, you will not be able to use the online election or payment option at this time.