



COBRA Online User Guide

Interactive Medical Systems (IMS) is pleased to offer online account services for your COBRA plan.

Logging In for the First Time

To log in for the first time, you need the Temporary Login ID and Employer Code that are included in the COBRA Election Letter IMS mailed to you.

1. Go to www.ims-tpa.com/members/cobra
2. Click on the **COBRA Portal Initial Registration** Button.
3. Click the myRSC Temporary Login ID and Employer Code link in red.
4. Enter the Login ID provided to you with your COBRA Election Form or your SSN (no dashes or spaces) and click **CONTINUE**.
5. Enter the Employer Code provided to you with your COBRA Election Form field and click **CONTINUE**.
6. Enter a login ID of your choice that is at least 6 but not 9 characters and not more than 100 characters in length.
7. Select an existing e-mail address or enter a new one to be used to e-mail forgotten passwords.
 - a. **NOTE:** if you do not see an existing email to select or if you choose to register with a different email address than you see displayed then you will not be able to login to the portal for 2 days business days following the submission of your new email. Once verified, you will then be able to login under your previously set credentials 2 business days later.
8. Enter a secret question or use a predefined secret question to prompt your memory of your password.
9. Enter the answer to the secret question.
10. Click **SUBMIT**.
11. Enter a new password in the New Password field.
12. Re-enter the password in the Confirm New Password field.
13. Click **CONFIRM PASSWORD**.
14. If you selected an existing email, or it has been 2 business days since you entered your new email address in Step 7, you will then be sent a verification code to your email on file
15. Enter the verification Code
16. Click Verify
17. You are now logged into IMS' COBRA Portal.

Electing COBRA Coverage

To elect COBRA continuation coverage, complete the COBRA Election Form and mail it to IMS no later than the end of the 60 day election period. You may also elect COBRA continuation coverage online.

Login to the portal and choose "Elect Coverage Continuation"

Next you will have the opportunity to agree to the terms of the consent information by clicking the box for "I Agree" and then "continue".

Next, your benefits will be listed. Use the checkboxes to select the benefits and tiers that you are electing.

The next page shows your elections and asks you to confirm they are correct. If correct, click the "Submit" button to submit the election to IMS.

You will be able to choose "Print Receipt" at the next screen.

Click "Finished"

Enrollment will be received but not complete until an initial payment is received. If you elect COBRA, you must pay the applicable premium by the due dates described in your notice.

Please be aware that the turnaround time for reinstatement with the carriers once COBRA is elected can take a couple business days and varies based on the specific carrier's processing time.

Making Payments

You may make a payment by mailing a check. You may also pay online by Bank Account Draft or Credit/Debit Card.

Credit/Debit Card Payments

Click on "Pay Premium"

Choose "By Credit/Debit Card:"

Choose your payment amount and notice and agree to the service fees.

Click "Next"

Complete your Credit/Debit card information and follow the steps to finalize payment.

This is a one-time payment.

Bank Account Payment

Set up the checking/savings account that you will use for payments

Click "Pay Premium" and then "Manage Payment Accounts"

Enter your account information

Once the account is saved, click "Return to Pay Premium"

To make a one-time payment

Click "Pay Premium"

Choose "By Bank Account Draft"

Choose your payment amount.

Click "Next"

Agree to the service fees.

Verify the payment information is correct and click "Submit"

You will be able to print your receipt from the next screen.

To make ongoing automatic monthly draft payments

Click "Pay Premium"

Choose "Scheduled Premium Payments"

Follow the steps to setup your payment.

Once a payment has been processed, you can view it under "Transactions"

If you have questions or if you cannot locate the letter with your Temporary Login ID and Employer Code, please contact our customer service department at **800-426-8739** extension 5054 or by email at cobradept@ims-tpa.com.