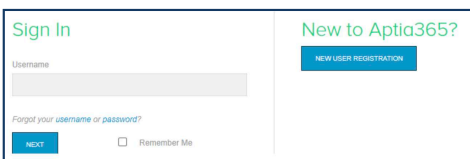


Guide to the COBRA Member Portal

NAVIGATING THE COBRA MEMBER PORTAL

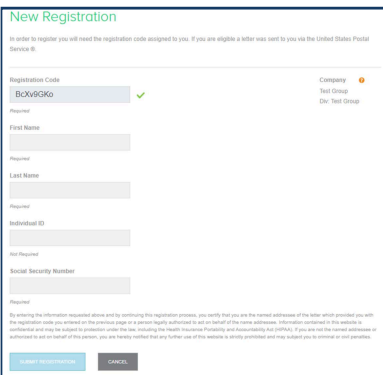
Creating an Account for the First Time

Step 1: Visit your online account and click the “New User Registration” button.



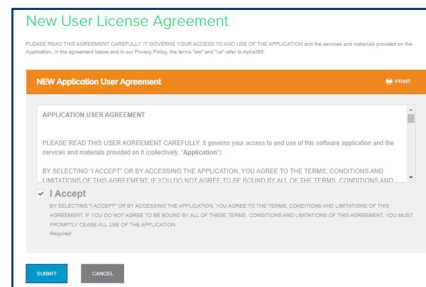
The screenshot shows two side-by-side sections. On the left, under "Sign In", there is a "Username" input field, a "Forgot your username or password?" link, and a "NEXT" button. On the right, under "New to Aptia365?", there is a "NEW USER REGISTRATION" button.

Step 2: Enter your registration code, first name, last name and social security number. You can find your registration code in your COBRA election paperwork under the “Submit Registration” button.



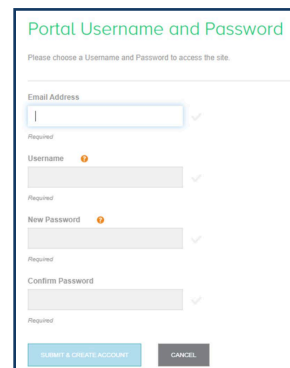
The screenshot shows the "New Registration" form. It includes fields for "Registration Code" (with a checkmark), "Company" (with a dropdown menu), "First Name", "Last Name", "Individual ID", and "Social Security Number". There are "Submit Registration" and "CANCEL" buttons at the bottom.

Step 3: Review the user agreement and check the box next to “I Accept.” Then, click the “Submit” button to accept the terms of the user agreement.



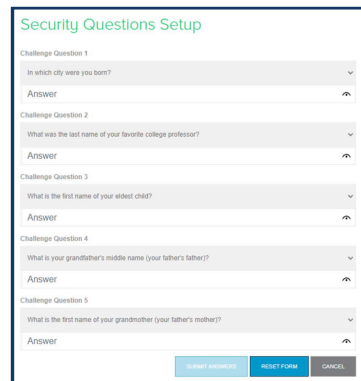
The screenshot shows the "New User License Agreement" form. It includes a "NEW Application User Agreement" header, a "PLEASE READ THIS USER AGREEMENT CAREFULLY" section, and a "I Accept" checkbox. There are "SUBMIT" and "CANCEL" buttons at the bottom.

Step 4: Enter an email address and follow the instructions to create a username and password. Then, click the “Submit & Create Account” button.



The screenshot shows the "Portal Username and Password" form. It includes fields for "Email Address", "Username", "New Password", and "Confirm Password". There are "SUBMIT & CREATE ACCOUNT" and "CANCEL" buttons at the bottom.

Step 5: Set up your Security Questions and Answers. Then, click the “Submit Answers” button.

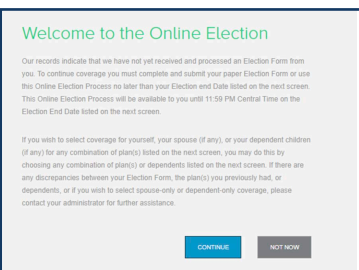


The screenshot shows the "Security Questions Setup" form. It includes five "Challenge Question" fields with dropdown menus and "Answer" input fields. There are "SUBMIT ANSWERS", "NEXT FORM", and "CANCEL" buttons at the bottom.

Guide to the COBRA Member Portal, continued

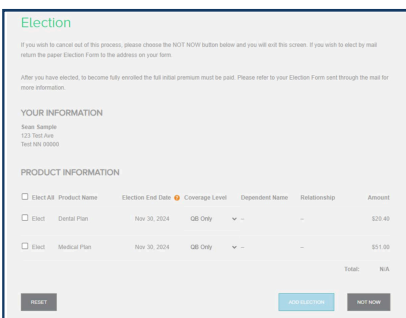
Making an Election for the First Time

Step 1: Once you have logged into your account for the first time, you'll see a message welcoming you to the online election. Click the "Continue" button to proceed with electing coverage.

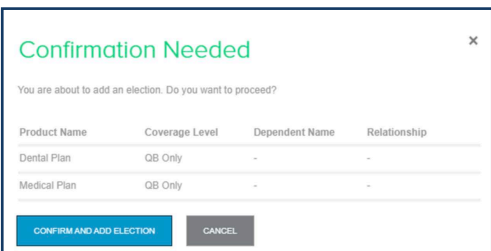


Please note: If you click "Not Now," you'll be redirected to a screen that will have you confirm whether you are canceling or continuing your online registration.

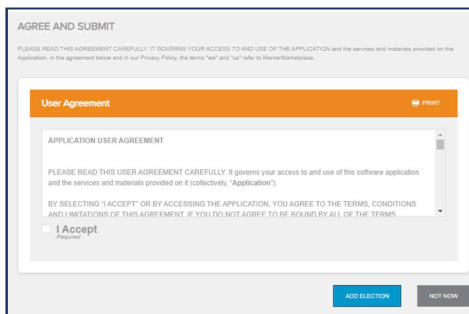
Step 2: Check the boxes next to the plans you want to elect and select the level of coverage from the drop-down menu under the "Coverage Level" column. You'll notice that the premium amounts adjust as you change the level of coverage for each plan. Once you've made your selections, click the "Add Election" button.



Step 3: A Confirmation Needed popup will appear. Review the plan selections. If the information is correct, click the "Confirm and Add Election" button.

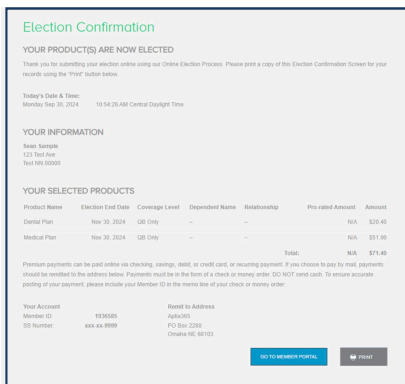


Step 4: Review the User Agreement, check the box next to "I Accept" and click the "Add Election" button.

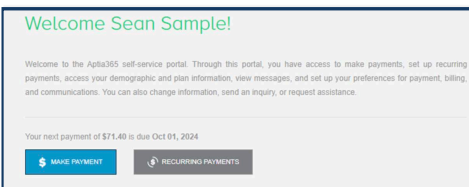


Please note: If you click "Not Now," you'll see a screen that displays a message indicating your election has not been processed. From that screen, you can choose to Continue Online Election or Sign Out.

Step 5: Next, you should see an election confirmation page showing that you've elected coverage. You can print this page for your records or proceed to your online account by clicking the "Go to Member Portal" button.



Step 6: Finally, you should now be looking at a welcome screen in your online member portal. From here, you can do things like pay online, review letters we've mailed to you, sign up for automatic payments or make changes to your contact information.



Our Participant Services team is available from 7 a.m. to 9 p.m. EST (M-F) at 877-248-0510. Additional support resources can be found within your online account.