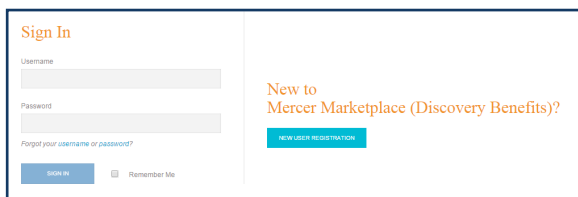


Guide to the COBRA Member Portal

NAVIGATING THE COBRA MEMBER PORTAL

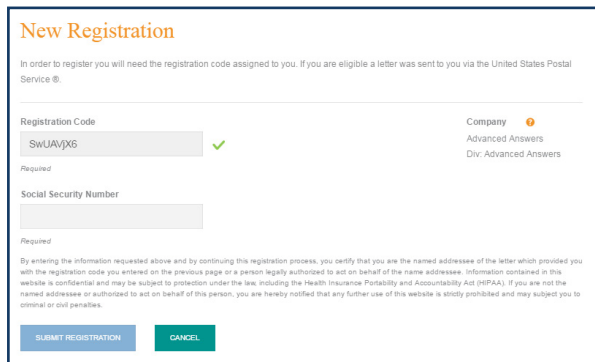
Creating an Account for the First Time

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



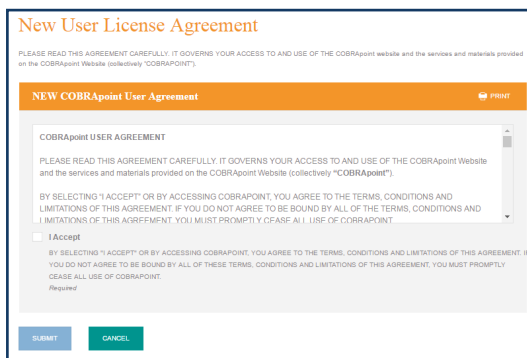
The screenshot shows a 'Sign In' form with fields for 'Username' and 'Password'. Below the password field is a link for 'Forgot your username or password?'. At the bottom left is a 'SIGN IN' button, and at the bottom right is a 'Remember Me' checkbox. On the right side of the page, there is a section titled 'New to Mercer Marketplace (Discovery Benefits?)' with a prominent 'NEW USER REGISTRATION' button.

Step 2: Enter your registration code and social security number. You can find your registration code in your COBRA election paperwork under the “New Member Login Notice” section. Then, click the “Submit Registration” button.



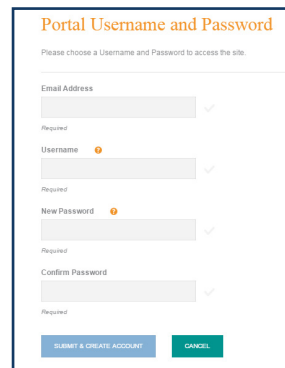
The screenshot shows the 'New Registration' page. It includes a note about the registration code being assigned via USPS. There are two main input sections: 'Registration Code' with a green checkmark and a 'Company' dropdown menu showing 'Advanced Answers' and 'Div. Advanced Answers'. Below that is the 'Social Security Number' field, also marked as required. At the bottom, there are 'SUBMIT REGISTRATION' and 'CANCEL' buttons. A disclaimer is visible at the bottom of the form.

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' page. It features a title bar with 'NEW COBRApoint User Agreement' and a 'PRINT' icon. The main content area contains the 'COBRApoint USER AGREEMENT' text, which includes a 'PLEASE READ THIS AGREEMENT CAREFULLY...' notice and a section for 'I Accept' with a checkbox. At the bottom, there are 'SUBMIT' and 'CANCEL' buttons.

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

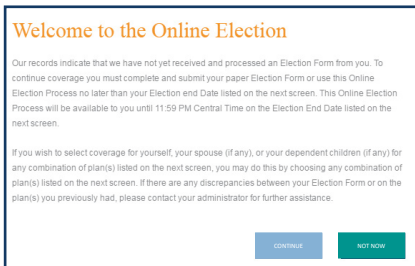


The screenshot shows the 'Portal Username and Password' page. It starts with a note: 'Please choose a Username and Password to access the site.' There are four input fields: 'Email Address' (with a green checkmark), 'Username' (with a red error icon), 'New Password' (with a red error icon), and 'Confirm Password'. Each field has a 'Required' label. At the bottom, there are 'SUBMIT & CREATE ACCOUNT' and 'CANCEL' buttons.

Guide to the COBRA Member Portal, continued

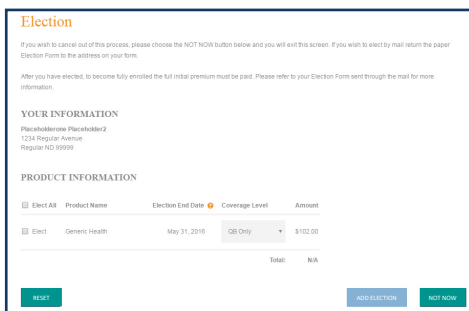
Making an Election for the First Time

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.

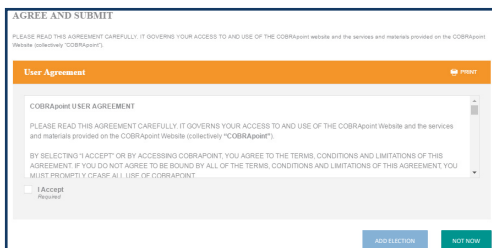


Please note: If you click "Not Now," you'll be redirected to a screen that will have you confirm whether you are canceling or continuing your online registration.

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.

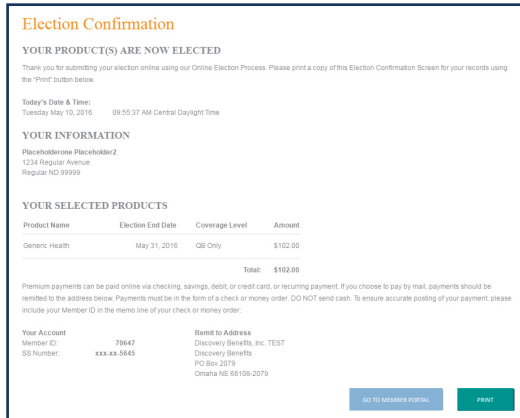


Step 3: Review the User Agreement, check the box next to "I Accept" and click the "Add Election" button.

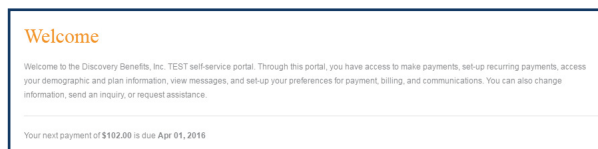


Please note: If you click "Not Now," you'll see a screen that displays a message indicating your election has not been processed. From that screen, you can choose to Continue Online Election or Sign Out.

Step 4: 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 5: 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.



For any other questions, please call or chat online with our Participant Services team.

Hours of Operation	7 a.m. to 10 p.m. EST (M-F)
Toll-Free Phone Number	877-248-0510
Email Address	mercermarketplacebilling@serviceaccount.com