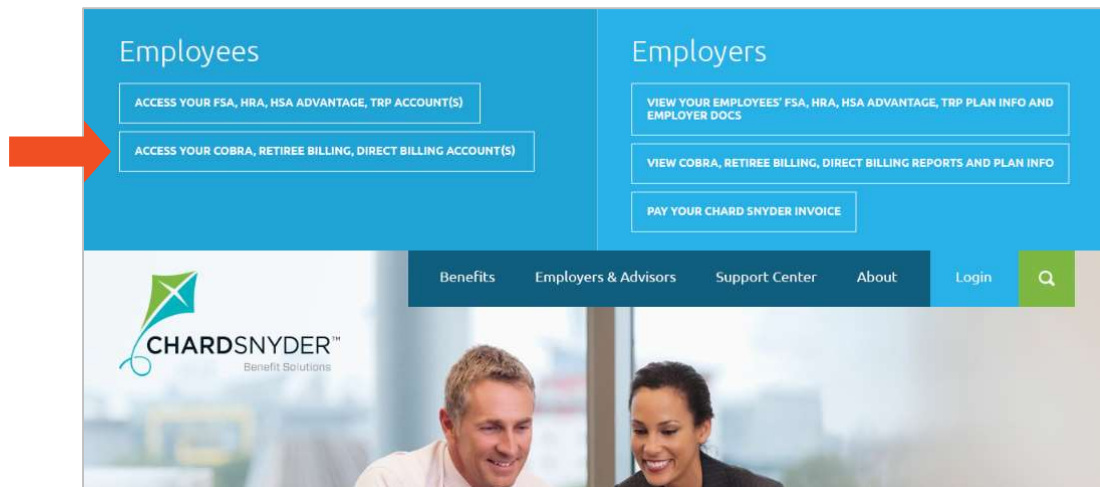


How to Access Your COBRA, Direct Bill or Retiree Account

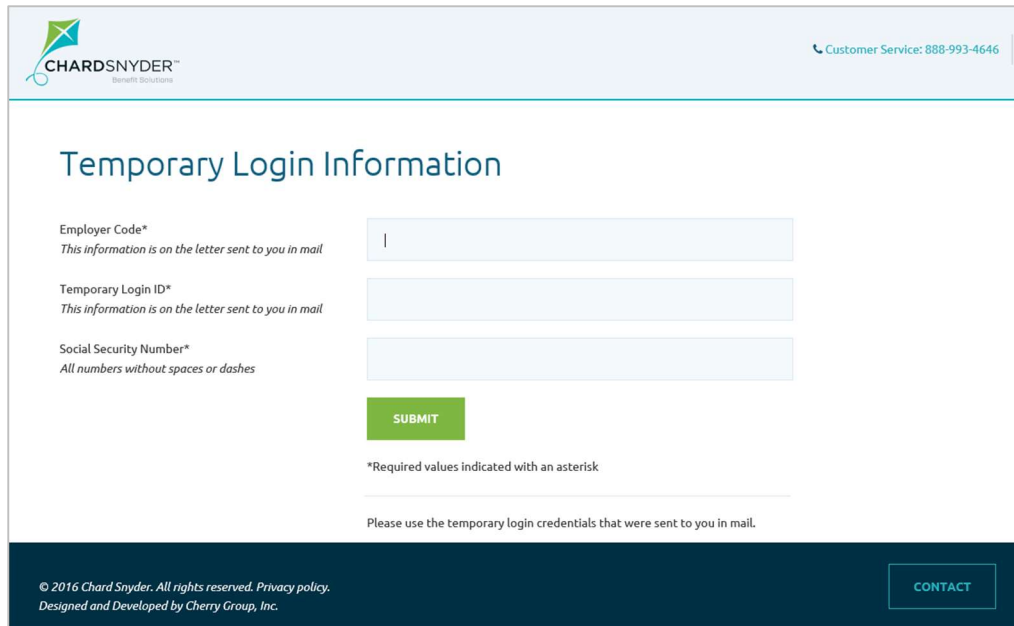
Chard Snyder is pleased to offer online account services for your COBRA plan. In order to log in for the first time, you will need your Employer Code, Temporary Login ID and Social Security Number. The Employer Code and Temporary Login ID are included in the letter sent to you in the mail. To get started, go to www.chard-snyder.com and click on the bright blue Login button in the upper right corner of the page. The page will slide down to reveal the login options. Select 'ACCESS YOUR COBRA, RETIREE BILLING, DIRECT BILLING ACCOUNT(S)' from the Employees section on the left.



Next click on the CREATE NEW ACCOUNT button:

A screenshot of the Chard Snyder Account Access page. The top header is light blue with the Chard Snyder logo on the left and 'Customer Service: 888-993-4646' on the right. The main heading is 'Account Access'. Below this, there are two sections: 'Already have an account?' and 'New User?'. The 'Already have an account?' section has a 'User Name' input field, a 'Password' input field, a 'Forgot Password?' link, and a green 'LOGIN' button. The 'New User?' section has a green 'CREATE NEW ACCOUNT' button. An orange arrow points to the 'CREATE NEW ACCOUNT' button.

You will then be prompted to enter your temporary login information. Your Employer Code and Temporary Login ID were sent to you in the mail.



The screenshot shows the 'Temporary Login Information' page of the Chard Snyder Benefit Solutions portal. At the top left is the CHARDSNYDER logo, and at the top right is the Customer Service number: 888-993-4646. The main heading is 'Temporary Login Information'. Below it are three input fields: 'Employer Code*' with a note 'This information is on the letter sent to you in mail', 'Temporary Login ID*' with a note 'This information is on the letter sent to you in mail', and 'Social Security Number*' with a note 'All numbers without spaces or dashes'. A green 'SUBMIT' button is below the fields. A note states '*Required values indicated with an asterisk'. At the bottom, it says 'Please use the temporary login credentials that were sent to you in mail.' The footer contains copyright information: '© 2016 Chard Snyder. All rights reserved. Privacy policy. Designed and Developed by Cherry Group, Inc.' and a 'CONTACT' button.

CHARDSNYDER™
Benefit Solutions

Customer Service: 888-993-4646

Temporary Login Information

Employer Code*
This information is on the letter sent to you in mail

Temporary Login ID*
This information is on the letter sent to you in mail

Social Security Number*
All numbers without spaces or dashes

SUBMIT

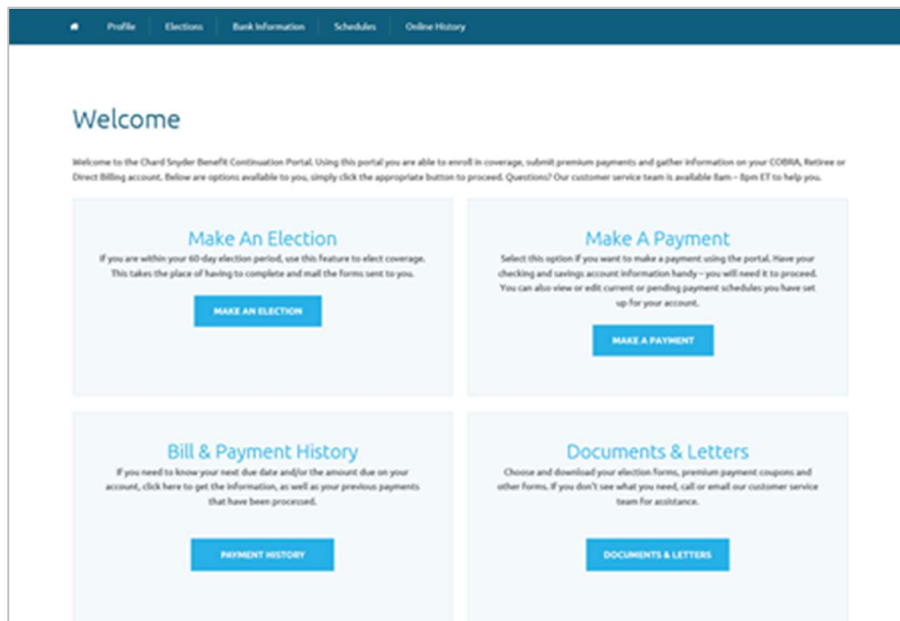
*Required values indicated with an asterisk

Please use the temporary login credentials that were sent to you in mail.

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Designed and Developed by Cherry Group, Inc.

CONTACT

Once you are in you can go to the Profile Tab to change your password or update other personal information. You will also be able to make an election, make an online payment and view information about your account.



The screenshot shows the 'Welcome' page of the Chard Snyder Benefit Solutions portal. At the top is a navigation bar with tabs: Profile, Elections, Bank Information, Schedules, and Online History. The main heading is 'Welcome'. Below it is a paragraph: 'Welcome to the Chard Snyder Benefit Continuation Portal. Using this portal you are able to enroll in coverage, submit premium payments and gather information on your COBRA, Retiree or Direct Billing account. Below are options available to you, simply click the appropriate button to proceed. Questions? Our customer service team is available 8am - 5pm ET to help you.' There are four main sections, each with a title, a description, and a button: 'Make An Election' (button: MAKE AN ELECTION), 'Make A Payment' (button: MAKE A PAYMENT), 'Bill & Payment History' (button: PAYMENT HISTORY), and 'Documents & Letters' (button: DOCUMENTS & LETTERS).

Profile Elections Bank Information Schedules Online History

Welcome

Welcome to the Chard Snyder Benefit Continuation Portal. Using this portal you are able to enroll in coverage, submit premium payments and gather information on your COBRA, Retiree or Direct Billing account. Below are options available to you, simply click the appropriate button to proceed. Questions? Our customer service team is available 8am - 5pm ET to help you.

Make An Election

If you are within your 60-day election period, use this feature to elect coverage. This takes the place of having to complete and mail the forms sent to you.

MAKE AN ELECTION

Make A Payment

Select this option if you want to make a payment using the portal. Have your checking and savings account information handy - you will need it to proceed. You can also view or edit current or pending payment schedules you have set up for your account.

MAKE A PAYMENT

Bill & Payment History

If you need to know your next due date and/or the amount due on your account, click here to get the information, as well as your previous payments that have been processed.

PAYMENT HISTORY

Documents & Letters

Choose and download your election forms, premium payment coupons and other forms. If you don't see what you need, call or email our customer service team for assistance.

DOCUMENTS & LETTERS

If you have any questions about logging in to your account, please contact our customer service department at 888-993-4646.

