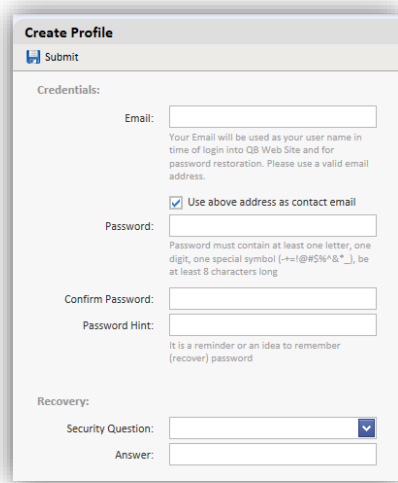


COBRA Online Portal Login Credentials



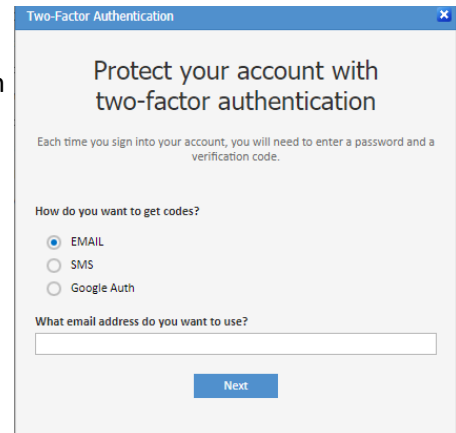
New users will be prompted to update security settings by entering email address, new password (must contain one letter, one digit, one special symbol and be at least 8 characters) and recovery information.

Note: Unique user IDs and passwords should be generated for each COBRA online user. Our online system stamps all transactions with date, time and user information. Access to online features is also governed through role-based security features. Multiple users are supported. To add users, contact your Account Manager or Customer Service at 866-320-3040.

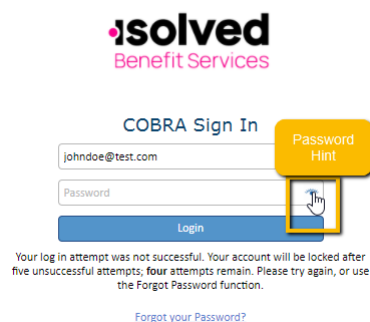
You will be asked to change your password every 90 days for security purposes.

The final step to access the COBRA Online Portal is setting up your Two-Factor Authentication code. Depending on the option you select, you will be sent a validation code in one of three ways:

- **Email:** You receive your verification code via email
- **SMS:** You receive our verification code via text message to the phone number you enter
- **Google Authenticator:** You receive your verification code via the Google Authenticator app. Scan or key in the code from the screen.

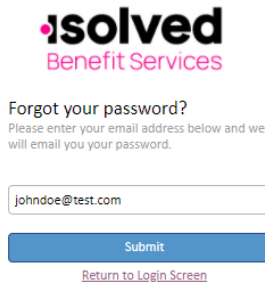


Two-factor authentication is an extra layer of security for your isolated Benefit Services COBRA Online Portal designed to ensure that you are the only person who can access your account, even if someone knows your password.



If you try to log into the site and enter the incorrect password, you will be prompted with a green “?” beside the password field after your second failed attempt. Hover over the green “?” and you will see your “Password Hint” you provided during the set up process when you logged in the first time.

If you continue to enter the incorrect password, after the fifth attempt you will be temporarily locked out of the site for 20 minutes. After the 20 minute period, you can try to log in again.

A screenshot of the "Forgot your password?" form. It features the isolved Benefit Services logo at the top. Below the logo, the text reads "Forgot your password?" followed by "Please enter your email address below and we will email you your password." There is a text input field containing "johndoe@test.com". Below the input field is a blue "Submit" button. At the bottom of the form is a link that says "Return to Login Screen".

If the Password Hint doesn't help you recall your password, then click on the "Forgot your Password" located on the login page.

You will enter your email and click on submit. You will then receive an email from isolved Benefit Services will send an email with a link to reset your password.

Once you click on the link, you will be prompted to answer your Recovery Question from your original security settings. If you answer correctly, you will be prompted to enter a new password.

If you answer incorrectly or don't recall the answer, please contact our COBRA Support Team at 866-320-3040 or via email at crmail@isolvedhcm.com.

Password Notes:

- Your password will expire every 90 days. If your password expires before you log in again, you will then be prompted to change your password.
- Your password must contain at least one letter, one digit, one special symbol, and be at least eight characters long.
- You should not save your password in your browser for our site. If you have already done this, you will need to remove it. If the password is saved within the browser, it can cause login issues when it expires.