



COBRA

Phone: 1.877.747.4141

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Credit Card & Bank Draft (ACH) Terms of Use Online Payment System

GENERAL UNDERSTANDING

I (we) hereby authorize Continuon Services, LLC, hereinafter called the COMPANY, to initiate debit entries to my (our) credit card account or bank account based on the instructions that I provide to COMPANY via the "Continuon Services LLC Payment Form (128 bit SSL Encryption (secure form))". I understand that I am required to read and accept this Terms of Use document. I understand that I must acknowledge receipt and understanding of this document prior to submitting my payment. You must agree to all terms of use. **I understand that if I do not agree with any aspect of the Terms of Use, I must not use the online payment option.** I understand that this service is optional. Payment may be made by check, money order, cashier's check, bank draft/ACH by phone, credit card by phone, or bank draft/ACH and credit card online. I understand fees apply to credit card payments.

ONE-TIME & RECURRING PAYMENT OPTIONS

If I select a one-time payment option, the payment will be processed one time as requested within 24-48 hours of receipt. If I wish to make additional payments, I must return to the website and submit a payment request again on or before the due date.

If I select a recurring payment option, the payment will be processed within 24-48 hours of receipt and again at each subsequent due date. My recurring authorization is to remain in full force and effect until COMPANY has received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and BANK/DEPOSITORY or CREDIT CARD COMPANY a reasonable opportunity to act on it.

CHANGES TO CREDIT CARD OR BANK ACCOUNT INFORMATION

I agree to notify COMPANY if my credit card or bank account information changes. I understand that failure to do so may result in denied transactions and possible coverage cancellation.

PREMIUMS & DUE DATES

I understand that participant premium is due on the 1st day of the month unless otherwise advised by COMPANY in writing. I understand that I am solely responsible for making my payments on time. I understand that late payments due to technical difficulties will not be accepted. I understand that the premium due may change at each annual open enrollment or if I have a life event and that I will be notified of such change by COMPANY as soon as practical.

UNAVAILABILITY OF FUNDS/INSUFFICIENT FUNDS

If I select the bank draft option and funds are not available, a fee of \$30 will be assessed (or the maximum fee allowed by law) and this may be in addition to any fees assessed by your financial institution. COMPANY reserves the right to demand check, money order, or cashier's check payment at any time. If I select the credit card option and funds are not available, I understand that my coverage may be terminated if alternative arrangements are not made by the due date.

DATA SECURITY & LEGAL LIABILITY

I understand that COMPANY has taken reasonable precautions to protect my personal information by utilizing 128 bit SSL encryption. It is my responsibility to make sure that my computer is secure, free of viruses, spyware, malware, and any other potential risks. COMPANY assumes only that liability for which it is legally obligated.

ONLINE PAYMENT SERVICE AVAILABILITY

I understand that the online payment option may be discontinued at any time and for any reason.

DISCLAIMERS

I understand that COMPANY provides COBRA administration services for its clients in accordance with Federal law and state law, where applicable. I understand that the COMPANY does not guarantee benefits or promise to pay benefits. I understand that payment of premium to the COMPANY does not guarantee benefits and that the benefits contract is between my employer or former employer and the insurance carrier.