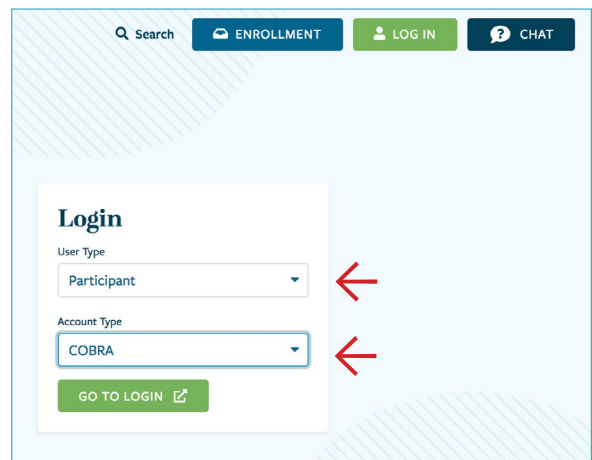


Visit [www.padmin.com](http://www.padmin.com) to access your COBRA or health retiree direct billing account.

## How to Log Into Your Account

To access your COBRA benefits or to view your retiree benefits, go to P&A Group's website [www.padmin.com](http://www.padmin.com). Click on the green login box at the top of the homepage. Under User Type, select Participant from the drop down options. Under Account Type, choose COBRA or Retiree/Direct Billing. Then, click Go to Login. This will take you to the My Benefits landing page. There you will find the My Benefits login portal on the left hand side of the screen.

Next, log into your P&A Group account. If this is your first time logging in, please click the "First time logging in" link in the gray box and follow the prompts on the screen to create your unique username and password. Once your login credentials are created, you will then be set up to manage your account electronically.



- |  |                                  |
|--|----------------------------------|
| When you log into your account, you can: | ✓ Cancel benefits                |
| ✓ View your open invoices                | ✓ Update demographic information |
| ✓ View active benefits                   | ✓ Make online payments           |

## Questions? Contact P&A Group

Help menus are located on each page for additional assistance. Customer service representatives are also available to assist by phone or through online web chat.

- HOURS:** Monday - Friday, 8:30 a.m. - 10:00 p.m. ET.  
**PHONE:** (800) 688-2611  
**LIVE CHAT:** [www.padmin.com](http://www.padmin.com) (click Chat at the top of the page to access P&A's webchat option).