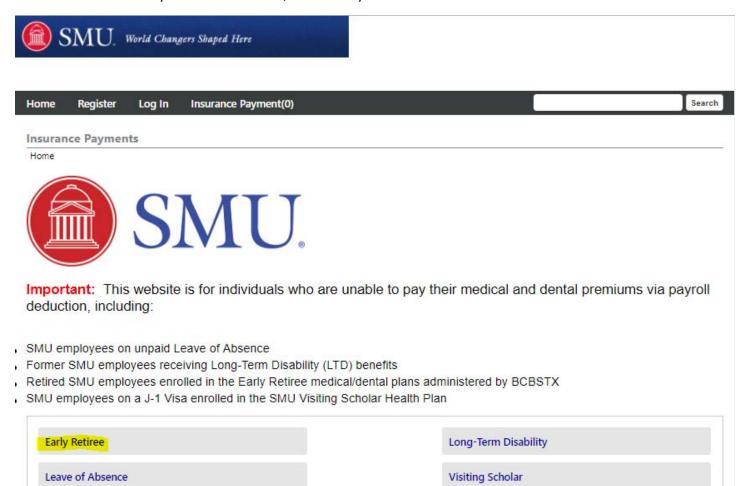
Early Retiree Online Payment Instructions

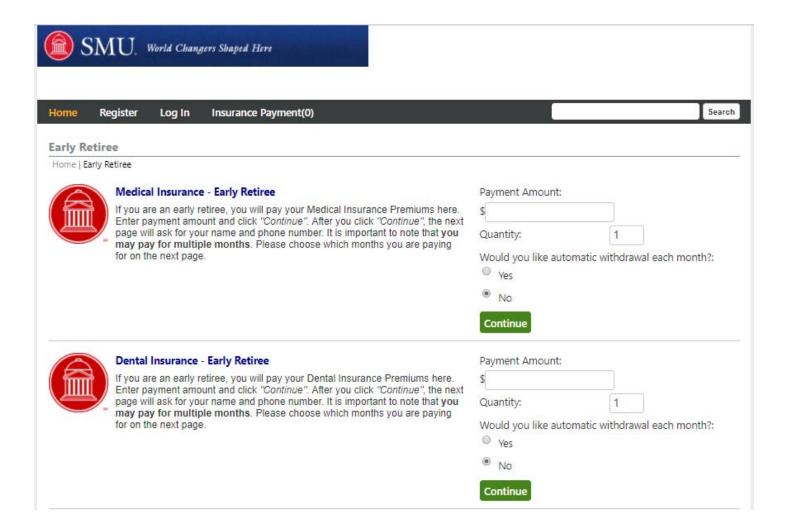
If you are paying for Medical AND Dental:

1. On the Insurance Payments home screen, select "Early Retiree".

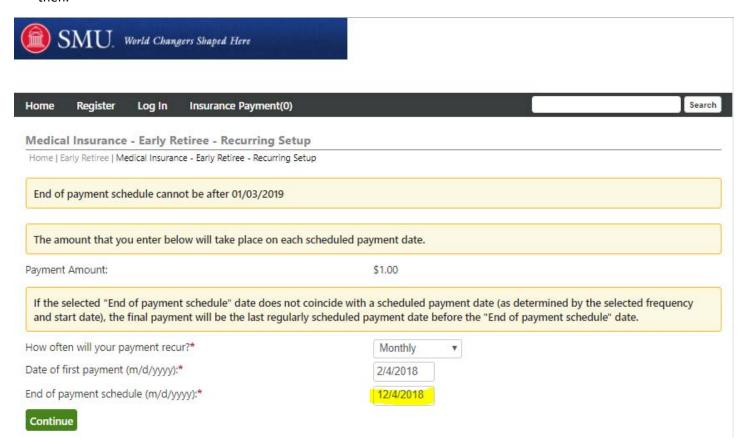


2. You will enter your **Medical payment** information first and then return to this page to enter your Dental payment information. Enter the payment amount for **Medical only** in the box below. Enter the amount for one month only and be sure the amount is entered correctly. Update quantity if you wish to pay for more than 1 month at a time (do not do so if you wish to set up automatic withdraw).

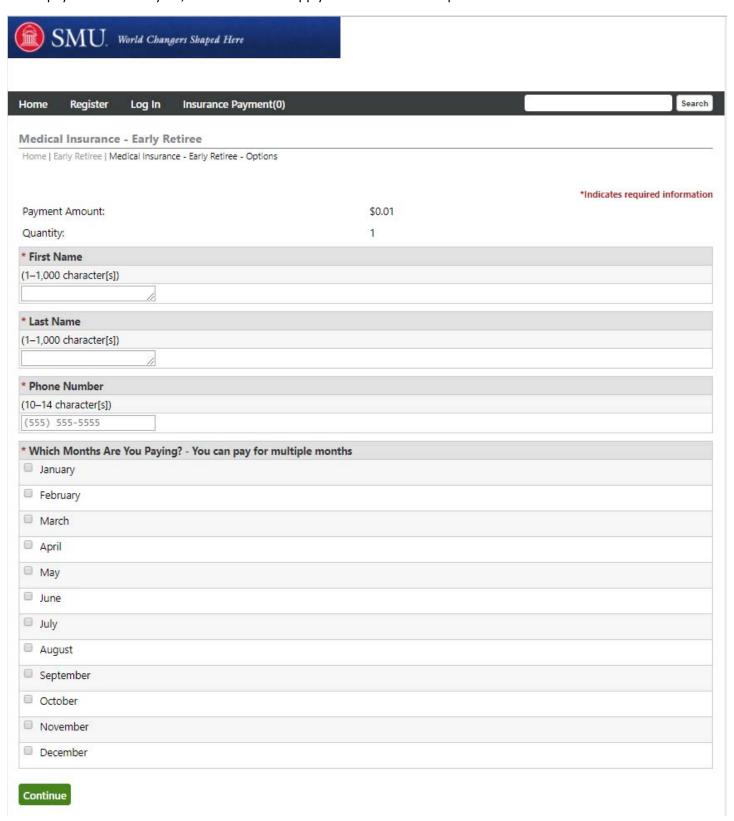
If you would like to opt in for automatic withdrawal, check "Yes" under "Medical Insurance" and click "Continue" to proceed. DO NOT update dental insurance information yet at this point. You will come back later to set it up. Make sure the quantity is 1 if you wish to set up automatic withdrawal. If you DO NOT wish to set up automatic payment, select "NO" and skip step 3. Proceed to step 4.



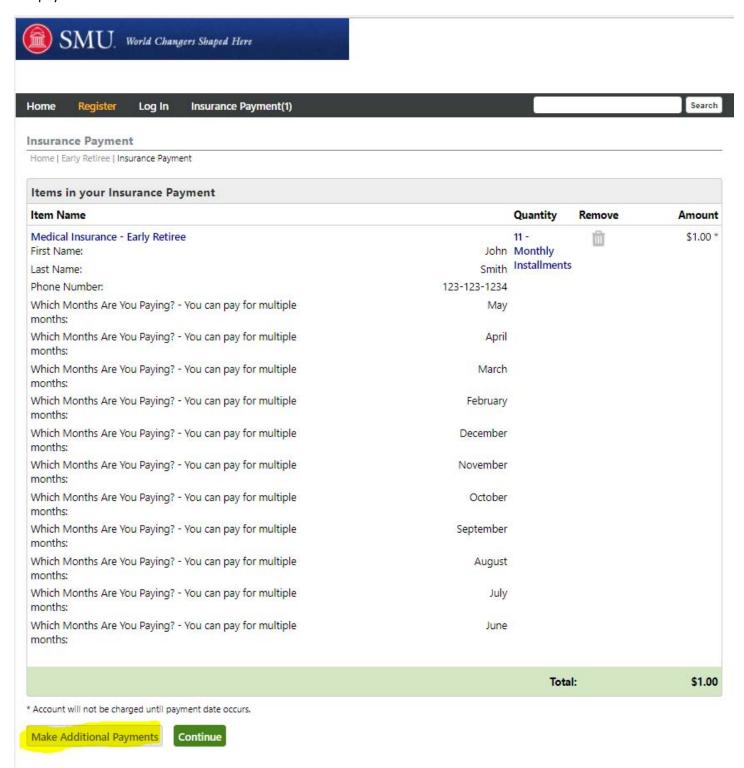
3. You will be redirected to the screen below to set up automatic withdrawal. Check for the amount for accuracy. Select "Monthly" as the frequency of payments. Select the date you wish your payments to start (payments are due on the 5th of each month). Please be sure to set your end of payment schedule day **NO LATER THAN December of the current billing year**, as the insurance rates increases in January next year and this will need to be set up again then.



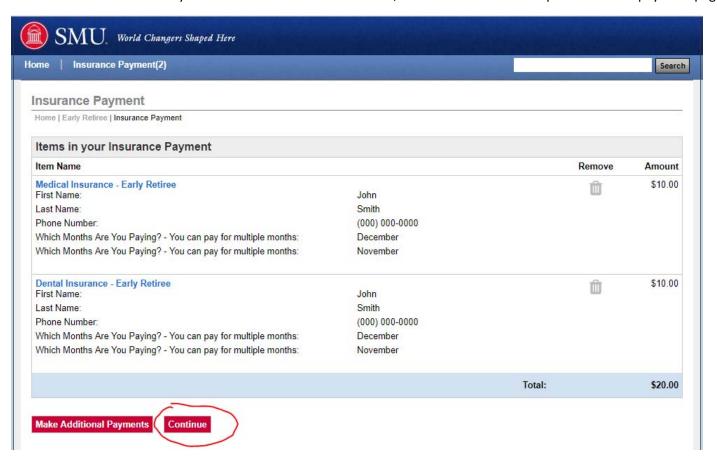
4. Enter first name, last name, phone number, and check the boxes for the months you are paying for. If you are set up to pay for the whole year, check all months apply. Click "Continue" to proceed.



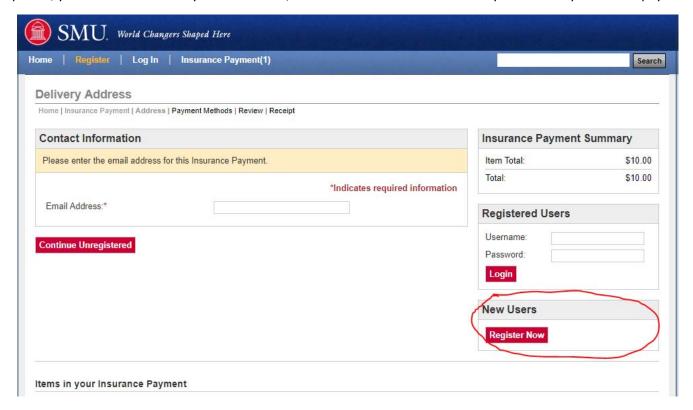
5. Review the information you entered to be sure it is accurate, then click "Make Additional Payments". This button will take you back to the Insurance Payments home page where you will enter your **Dental payment information**. From there, repeat step 2-3 to set up your automatic withdraw. If you do not wish to have automatic withdraw, skip step 3 and proceed from step 4. Click "Continue" in the page below once you've added **both** Dental and Medical payments.



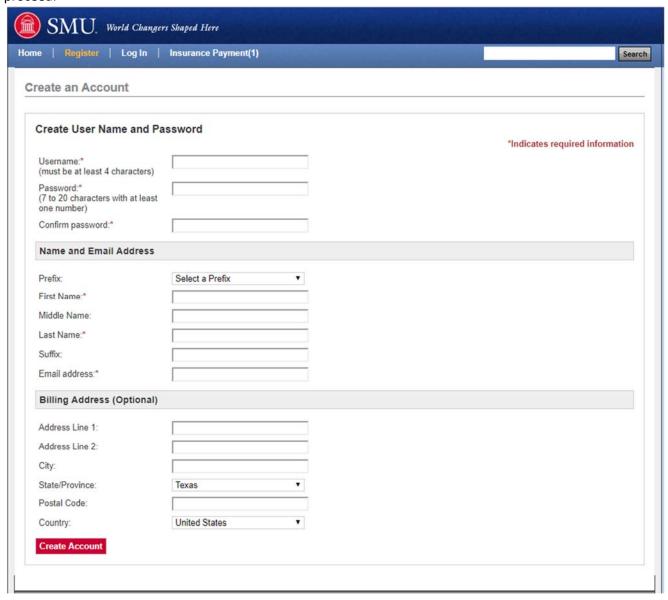
6. Review the information you entered to be sure it is accurate, then click "Continue" to proceed to the payment page.



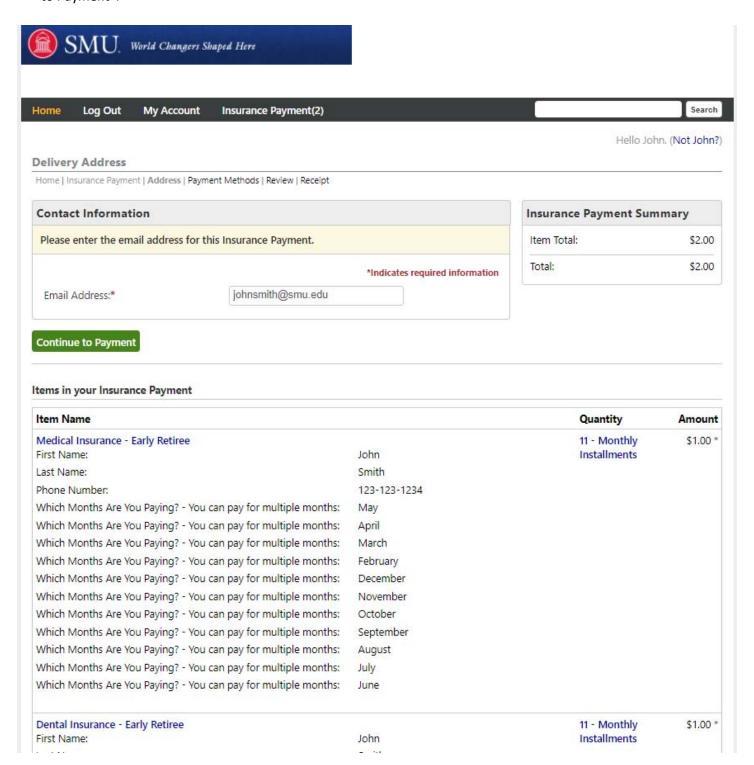
7. If this is your first time making an online payment, we STRONGLY RECOMMEND you to create a user profile by clicking on "Register Now" as shown below. If you choose to register, your payment method will be saved for future payments. Note that once you complete step 7, you can login under "Registered Users" (see below) for future payments. If you choose to pay WITHOUT a user profile, you will enter your email address in the screen below and click "Continue Unregistered", which will take you directly to the payment page. If you choose to pay without a user profile, you will need to enter your credit card/electronic check information every time when you make a payment.



8. If you choose to create a user profile: Create a user name and password as required by the page below. If you enter your billing address here, it will be saved and you will not have to enter it again in the future. Click "Create Account" to proceed.

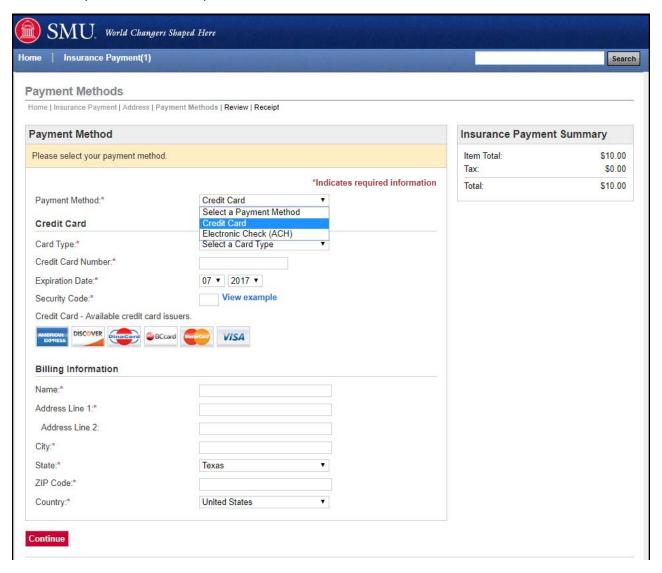


9. You will be taken back to the page below. Click "Continue to Payment" to proceed to payment page. For future payments, if you created a user profile, you can login under "Registered Users" (see step 5) and then click "Continue to Payment".

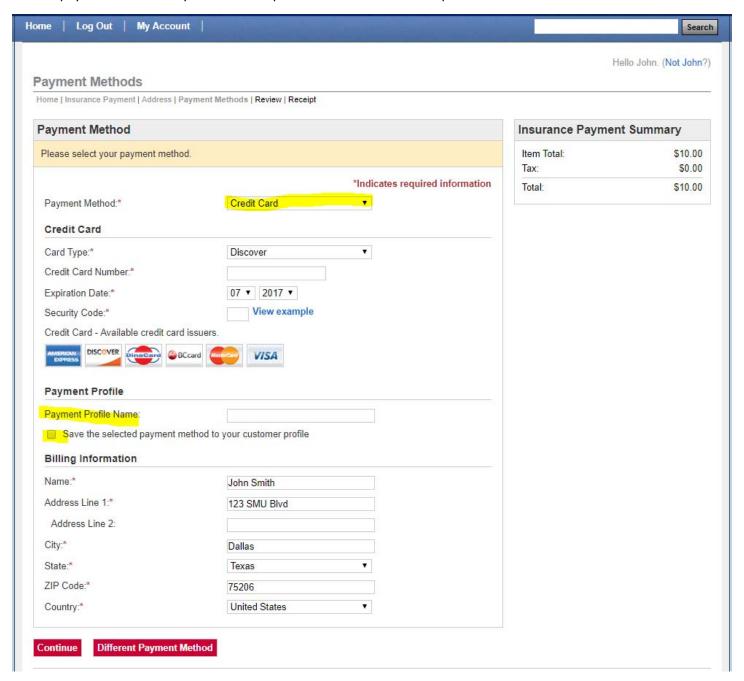


To make a payment with a credit card:

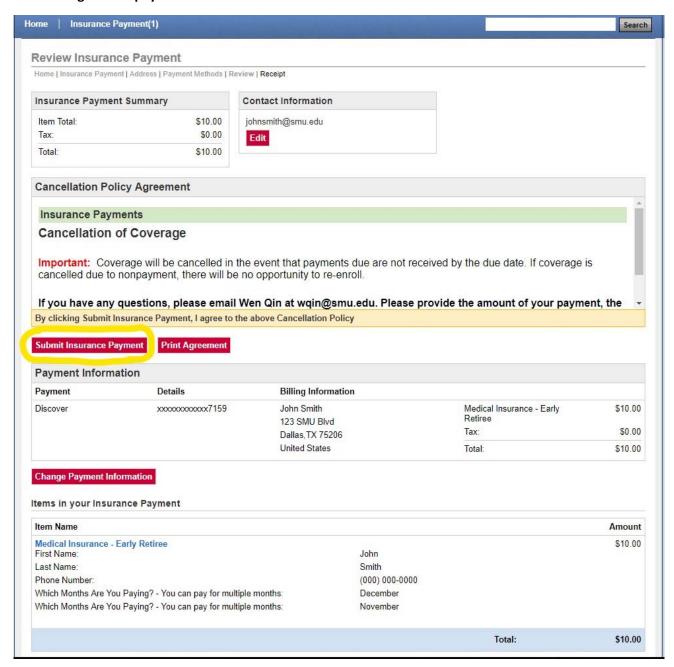
• On the "Payment Method" drop down menu, select "Credit Card".



• Select the type of credit card you would like to use (AMEX, Discover, Visa, MasterCard, etc.). If you wish to save this payment method for future payment, name the payment method and check the box for "Save the selected payment method to your customer profile". Click "Continue" to proceed.

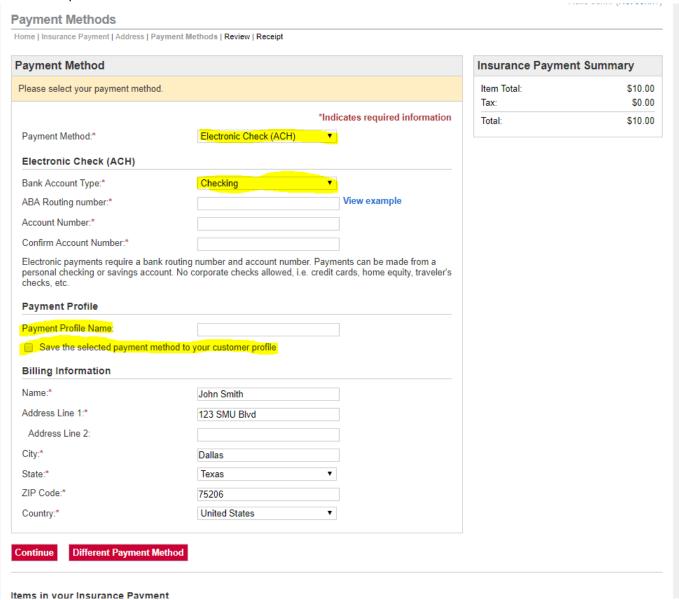


This is the final step to submit the payment. Review to be sure the information is correct. When you are ready to make the payment, click on the red text box "Submit Insurance Payment" located in the middle of the page. An email receipt will be sent to the email address provided previously. If you selected automatic withdraw, you will see the email receipt with automatic withdraw information you selected. Please note, your account will be not charged until payment date occurs



To make a payment with an electronic check:

On the "Payment Method" drop down menu, select "Electronic Check (ACH)". Select bank account type (Checking or Savings) and enter the routing number and account number as indicated on your check. "View Example" will help you locate where these number are located on your check. Enter the "Billing Information" requested. If you wish to save this payment method for future payment, name the payment method and check the box for "Save the selected payment method to your customer profile". Click "Continue" to proceed to the next step.



• Review the information entered to be sure it is correct. To submit the payment, click the red "Submit Insurance Payment" button in the middle section of the page. An email receipt will be sent to the email address provided previously. If you selected automatic withdraw, you will see the email receipt with automatic withdraw information you selected. Please note, your account will be not charged until payment date occurs.

