

PREMIUM PAYMENT GRACE PERIOD

ENROLLED IN INDIVIDUAL & FAMILY PLANS



YOUR HEALTH INSURANCE PREMIUM

Each month you'll receive an invoice for your health insurance premium. Like other bills, you need to pay your premium on time each month. If not, your coverage could end. Your premium is due by the first of each month. If your premium is late, you'll have some time to pay the past due amount before your coverage ends. This is called a **grace period***. How much time you have varies based on if you receive a federal tax credit.

IF YOU RECEIVE A FEDERAL TAX CREDIT

You have a three-consecutive month grace period starting on the date your premium payment is due. If you do not pay the total amount due in full by the end of the third month, your Medica coverage will be terminated back to the end of the first month**. Making a partial payment will not extend the grace period.

Here's an example of a federal tax credit grace period:

Federal Tax Credit Grace Period	Premium Payment Information	Claim Information
First Month of Grace: March	The premium payment is due on March 1. If no payment is made by March 31, March will become the first month of the grace period.	Services (including prescriptions) received in March will be paid by Medica.
Second Month of Grace: April	If no payment is made for March or April, April becomes the second month of the grace period. You will need to pay the premiums for the months of March and April to cancel the grace period.	Services (including prescriptions) received in April will not be paid by Medica until the total amount due is paid.
Third Month of Grace: May	If no payment is made for March, April or May, May becomes the third and final month of the grace period. To avoid losing your coverage, you must pay premiums for all three months by May 31.	Services (including prescriptions) received in May will not be paid by Medica until the total amount due is paid.
Coverage Ends: June	If you don't pay the total amount due by May 31, Medica will end your coverage effective back to March 31.	Services (including prescriptions) received after March 31 will not be paid by Medica.



KEY TERMS TO KNOW

- » **Claim:** Request for payment on a health service or prescription you received.
- » **Federal tax credit:** Financial assistance from the government to help lower your monthly health insurance premium. Also known as an Advanced Premium Tax Credit or subsidy.
- » **Premium:** The amount you pay each month for your health plan coverage.

Will Medica Pay My Claims During a Grace Period?

Medica will only pay claims for services received during the first month of the grace period. We will not pay claims for services received after that unless you pay the total premium due before the end of the grace period. If you pay by the deadline, we will reprocess and pay these claims automatically (you don't need to contact us).

Note: If you paid out-of-pocket for prescriptions during month two or three of the grace period and wish to be reimbursed, please submit those expenses to us. Read our "Submitting a Claim" tip sheet found on medica.com/ifbmembertips to learn how to submit your claim.

IF YOU DO NOT RECEIVE A FEDERAL TAX CREDIT

You have 31 days from the date your premium payment is due. If you do not pay the total amount due in full by the end of the 31 days, your Medica coverage will be terminated back to the end of the first month**. Making a partial payment will not extend the grace period.

Here's an example of a non-federal tax credit grace period:

Non-Federal Tax Credit Grace Period	Premium Payment Information	Claim Information
First Month of Grace: March	The premium payment is due on March 1. If no payment is made, March will become the first and only month of the grace period.	Services (including prescriptions) received in March will not be paid by Medica.
Coverage Ends: April	If you don't pay the total amount due by March 31, Medica will end your coverage back to Feb. 28.	Services (including prescriptions) received after Feb. 28 will not be paid by Medica.

Will Medica Pay My Claims During a Grace Period?

Medica will not pay your claims for services (including prescriptions) received during a grace period unless you pay all unpaid premium amounts before the grace period expires.

HOW DO YOU KNOW IF YOU'VE ENTERED A GRACE PERIOD?

If you haven't paid your premium on or before the first day of the month, you're in your grace period. You'll also receive a letter explaining the dates and responsibilities for that grace period. You can view your outstanding balance in your monthly invoice or by logging into your secure member site on medica.com/IndividualLogin.



Have a question?

Call Customer Service at the number on the back of your Medica ID card. For more information about your plan, view your policy document by logging into your secure member site on medica.com/IndividualLogin.

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Medica complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

If you want free help translating this information, call the number included in this document or on the back of your Medica ID card.

Si desea asistencia gratuita para traducir esta información, llame al número que figura en este documento o en la parte posterior de su tarjeta de identificación de Medica.

Yog koj xav tau kev pab dawb kom txhais daim ntawv no, hu rau tus xov tooj nyob hauv daim ntawv no los yog nyob nraum qab ntawm koj daim npav Medica ID.

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*You must pay the premium for your first month of coverage before grace periods apply.

**This is in accordance with federal regulations (45 CFR sec. 156.270 (d)). Please refer to the Ending Coverage section of your policy document.