



## Delinquent Remittance Policies

Please review the following delinquency policies of the *Pacific Health Trust*. If you have any questions, please contact the *Pacific Health Trust*.

### **Late and Non-Sufficient Funds (NSF) Fees**

Any payments that are late (i.e. not physically received by the 10<sup>th</sup> of the month or, if a weekend, the next business day thereafter) and/or are returned due to insufficient funds will be considered past due and a fee of \$30 will be added to the group's billing statement.

### **Termination Notice**

If payment has not been received by the *Pacific Health Trust* by the specified due date (i.e. the 10<sup>th</sup> of the month of coverage), the respective group will be notified by email or fax that their payment is past due and that coverage will be terminated retroactively if payment has not been received (i.e. has not been EFT'd or physically received the *Pacific Health Trust's* PO Box or billing offices) on or before the last business day of the month. Receipt of the notice is not a precondition to further aging of the account or to further action by the *Pacific Health Trust* as provided in these rules. Payment must be for the full amount due as of the last posted invoice on the 9<sup>th</sup> of the month. Partial payments may not be considered sufficient to prevent termination of the group's policy. The group must contact *Pacific Health Trust* to request that another EFT draw be made on their account.

If payment is not received by the end of the month of coverage, the respective group will be terminated retroactive to the last day of the prior month. A group will receive termination notice by email or fax

### **Required Conversions to Electronic Funds Transfer (EFT) Processing**

Accounts that have received a late notice and/or have been assessed a late or NSF fee three times in a calendar year will be required to pay their monthly premium by EFT to maintain their benefit coverage under the *Pacific Health Trust*. Once a group has been converted to EFT, the option of paying by check is no longer available.

### **Reinstatement Process**

Subject to the approval of the applicable carriers, groups that have been terminated for any reason may request to be reinstated once during a calendar year. As a prior condition to reinstatement the group must do all of the following within 30 days of receiving a termination notice:

- Pay all back premiums due and the current month's premium via EFT or by a cashier's check
- Pay a \$150 reinstatement fee

If after reinstatement, a group continues to be late in its payments (i.e. payments are not received by the 10<sup>th</sup> of the month), the *Pacific Health Trust* may at its sole discretion and without prior notice, notify the group that they are terminated from participation in health plan. Further, the *Pacific Health Trust* may, at its discretion and without prior notice, refuse to reinstate a group whose coverage has been terminated for any reason including termination for failure to maintain the group's *Pacific Health Trust* membership.

***Pacific Health Trust***

**Phone: (866) 999-3491**

**Fax: (866) 999-3485**

**Email: [service@pacifichealthtrust.com](mailto:service@pacifichealthtrust.com)**

**Forms and Documents: [www.pacifichealthtrust.com](http://www.pacifichealthtrust.com)**