

### POLICY FOR OVERDUE ACCOUNTS

Bethany Benefit Service is an affiliation of the Evangelical Covenant Church and seeks to support churches, camps, conferences and retired Covenant employees by providing a comprehensive benefits package to those who choose to enroll. As a Covenant institution, we desire to be as gracious as possible while still holding employers and cardholders accountable for their premium payments. Below is our policy regarding overdue account balances. This policy will be followed strictly and exceptions will not be made.

Quarterly bills are sent one month prior to the first day of the new quarter (i.e. December, March, June, and September). Unless enrolled in ACH (monthly payments withdrawn from your checking account automatically), full payment is due on the first day of the new quarter.

If full payment is not received by the first day of the quarter (i.e. January, April, July, and October), second notices will be sent to the employer (if actively working) and the cardholder's home.

If full payment is not received by the first day of the second month of the quarter (i.e. February, May, August, and November), third notices will be sent to the employer (if actively working) and the cardholder's home. Your regional conference and the Department of the Ordered Ministry will be notified.

If full payment is not received by the first day of the last month of the quarter (i.e. March, June, September, and December), final notices will be sent to the employer (if actively working) and the cardholder's home.

If full payment is not received by the last day of the quarter, the policy will be terminated retroactively to the last day paid and will not be eligible for re-enrollment until two years after the next open enrollment period.

This policy is effective immediately and any previous agreements may become null. Please contact our office at 800-313-8955 if you have questions regarding this policy.