



POLICY FOR OVERDUE ACCOUNTS

Covenant Benefits is a ministry 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 ministry, we strive to be as gracious as possible while still holding employers and members accountable for their premium payments to ensure financial viability for all enrollees. The following is our policy regarding overdue account balances. This policy will be strictly enforced, and exceptions may not be made.

Monthly bills are generated one month prior to the covered period (i.e. March premiums are billed in February). If enrolled to pay premiums by ACH (monthly payments withdrawn from your checking account automatically—request a form to begin this program), withdrawals are made within the month premiums pay for (in this example, March premiums are withdrawn in March). If not enrolled in ACH payment, full payment by check is due on the first day of the covered month (i.e., March 1).

If full payment is not received by the first day of the following month (i.e., April 1), notices will be sent to the employer (if actively working) and the member's home. Your regional conference and the Department of the Ordered Ministry will be also notified (if actively working at a Covenant church or affiliate) in an effort to keep them informed of the health of your ministry.

If payment is not received by the end of the following month (i.e., April 30), the policy will be terminated retroactively to the last month paid in full and reimbursement for prorated partial payment will not be made. Notices will be sent to the employer (if actively working), the member's home, your regional conference and Ordered Ministry (if actively working). Insurance claims filed during the unpaid time period will be the member's full responsibility and will not be paid. Eligibility to re-enroll will be restricted until open enrollment.

Payment by ACH is strongly recommended to ensure timely, regular premium payment.

If you have questions regarding your invoice or payment history, you may contact the Covenant Benefits Billing and Administration office at (855) 908-9465 or covenantbenefits@cdsadmin.com.

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