

Sample letter

Past due premium payment reminder for Oregon customers

Subject: PacificSource premium payment reminder

This is a final reminder that we have not yet received your payment. Please be aware that we must receive your payment before the end of your grace period to continue your coverage and claims payments without interruption. While your grace period ends at 5:00 p.m. We ask that you make your payment before noon on the last business day of your grace period. Please be aware that if you pay after noon on the last day of your grace period, we cannot guarantee your payment will be processed in time to avoid the automatic termination process.

If you mail your payment or use online bill pay, please remember to allow extra time for delivery and processing. Most online bill pay services actually make your payment by mailing us a check, which adds to the time it takes for a payment to reach us—as much as a week.

If you deliver a payment in person to one of our branch offices, please make your payment before noon on the last business day of your grace period. Please keep a copy of your payment receipt.

Automatic termination and reinstatement: If your payment is not entered into our system by the end of your grace period, your policy will automatically terminate for nonpayment.

- If we receive your payment prior to the end of your grace period, but we receive it too late to prevent automatic termination, your policy will be reinstated on the next business day with no penalties.
 - There may be a brief interruption of coverage until the policy is reinstated. Claims may be put on hold or denied until the reinstatement is processed.
 - Members may receive the following automatic notifications by mail: Termination Letter, a Certificate of Coverage indicating coverage has ended, and/or an Explanation of Benefits (EOB) indicating claims have been denied (and then reprocessed upon reinstatement).
- If you miss the deadline and wish to be reinstated, you must make a request in writing within 15 days of the end of the grace period. Your request must also include your overdue premium, your current month's premium, and an administrative fee of \$50.

Please contact me to let me know when you expect to make your payment. If you have already sent your payment, thank you!

If you have questions or would like to set up payment by electronic funds transfer (EFT), please feel free to contact me and I will be happy to help.

Thank you for your prompt attention to this matter.