

UNDERSTANDING YOUR DENTAL BENEFITS

Grace Periods and claims pending during the grace period

If you miss a premium payment, you must pay your balance in full before your plan's grace period ends to keep your plan in force. Grace periods vary depending on your plan and tax credits.

- For most ACA plan members: If you don't pay your first premium within 20 days of the bill's due date, your plan will be canceled. If you pay your first premium but miss other payments, the grace period is 30 days after the bill's due date.
- For ACA plan members with an Advance Premium Tax Credit (APTC): If you miss a payment, the grace period is 90 days after the bill's due date.

Please note that we'll hold any claims submitted after the grace period. If you pay all missed premiums, these claims will be processed and paid normally. If you don't pay all missed premiums and your plan is canceled, these claims will be denied and you will be responsible to pay for them.