



# KAISER PERMANENTE – METLIFE – VSP BILLING, CANCELLATION & REINSTATEMENT POLICIES

**RealCare Insurance Marketing, Inc. Billing Department: (800) 939-8088 • Fax: (707) 939-8450**

If you are enrolled in a **Kaiser Permanente** medical plan, (with or without MetLife dental or VSP vision or MetLife life coverage), premiums are billed based on the Kaiser Permanente-MetLife-VSP Billing, Cancellation and Reinstatement Policies. If you are enrolled in a dental, life or vision plan *without medical coverage*, premiums are billed based on the Kaiser Permanente-MetLife-VSP Billing, Cancellation and Reinstatement Policies. If you are enrolled in an Anthem Blue Cross medical plan, (with or without MetLife dental or VSP vision or MetLife life coverage), refer to the Anthem Blue Cross-MetLife-VSP Billing, Cancellation and Reinstatement Policies.

## **Monthly Billing - NOTE: If DENTAL or VISION products are purchased with Anthem Blue Cross Plan, Billing Dates are different.**

- Bills are sent to Plan members around the 8<sup>th</sup> of each month. Premiums are due the 25<sup>th</sup> of the month prior to the coverage month. If payment is not received within 10 days of the due date, a late fee of \$15 will be applied. If payment is not received within 30 days of the due date, your coverage will be terminated effective the last day of the month through which premiums have been paid.
- Kaiser rates are based on each covered family member's age, and the subscriber's zip code and county. If a covered family member has a birthday that moves him/her into the next age bracket, the rate increase will become effective on the next group policy renewal date. If a member is added during the plan year Kaiser will use the member's age as of the 1<sup>st</sup> of the month of the current plan year to determine the rate.
- Checks should be made payable to RealCare Insurance Trust Account (RITA) and remitted to 430 West Napa Street, Suite F, Sonoma, CA 95476.

## **Automatic Premium Payment Authorization (APPA)**

- Plan members electing APPA will have all applicable premiums, dues, fees and adjustments debited on the first business day of the coverage month. If an automatic debit is dishonored, a \$25 fee will be assessed and the premium payment and applicable fees must be remitted to RITA by cashier's check or money order and received before the end of the 30-day grace period to avoid cancellation of your health care and/or insurance coverage.

## **Cancellation**

- Coverage may be cancelled for:
  - ✓ Failing to pay premium and applicable administrative fees before the end of the grace period.
  - ✓ Providing false information about membership in C.A.R.
  - ✓ Providing false information about eligibility.
  - ✓ Providing false information about a qualifying event.
  - ✓ Failing to maintain active membership in C.A.R.

## **Voluntary Termination**

- A subscriber may voluntarily cancel coverage for himself or covered dependents. Requests to terminate coverage for any covered person must be made in writing to RealCare Insurance Marketing. It is recommended that members use the Termination Request Form available on our member website, [www.RealCareOnline.com](http://www.RealCareOnline.com). The effective date of termination will be no earlier than the first of the month following receipt of the written request to terminate.

## **Reinstatement/Re-Enrollment Policy**

- Subject to approval by Kaiser, a subscriber may reinstate his/her coverage if the subscriber submits a cashier's check or money order for all premiums, dues and administrative fees due plus a reinstatement fee of \$25 for the first reinstatement and \$50 for subsequent reinstatement payable to RealCare Insurance Trust Account (RITA). All reinstatement payments must be received by RealCare within 45 days of the cancellation date. If a reinstatement request is approved by Kaiser, coverage will be reinstated effective as of the cancellation date.
- No lapses in coverage between the cancellation date and the reinstatement date are allowed.
- If your **medical** coverage is not reinstated, you may be eligible to re-enroll at the next Open Enrollment or within 30 days of a qualifying event. If your **life** coverage is not reinstated, you may be eligible to re-enroll; however medical underwriting will be required and coverage is not guaranteed. If your **dental or vision** coverage is terminated for any reason, you may be eligible to re-enroll at the first Open Enrollment following a thirteen month waiting period or within 60 days of a loss of other coverage. You will be required to pay all unpaid premiums, dues and fees at the time of enrollment.

## **Amendment or Termination of the Plan**

The California Association of REALTORS® intends to continue the Plan described within this summary, but reserves the right to amend or terminate the Plan at any time and for any reason. In addition, the carrier reserves the right to terminate the Plan at the end of the policy year.