

## DIVISION 65

### OEBB ADMINISTRATION OF EARLY RETIREE GROUPS

111-065-0010

#### OEBB Early Retiree Invoicing

(1) OEBB will enroll the early retiree after OEBB has received the enrollment form ~~the member has completed their online enrollments~~ and one of the following is completed:

(a) The required ACH Authorization for a recurring Direct Debit Payment is received from the early retiree to initiate the setup of automated payments via ACH.

(b) The Exception Request Form is received from the early retiree, reviewed and approved.

(2) OEBB will send payment invoices to early retirees that will provide notification of the amount and payment due date or the date the automatic checking deduction will occur. OEBB will send invoices on or around the 15th of the month with payment due by the 2<sup>nd</sup> ~~25<sup>th</sup>~~ of the following month.

(3) Advance payments may be made only within the same Plan Year. Any remaining balances will be carried into the next Plan Year.

111-065-0015

#### Early Retiree Payment Methods and Due Dates

(1) (a) Early retirees will submit payment to OEBB for benefits by Direct Debit Payment via ACH.

(b) Premium payments will be withdrawn via ACH on the 2nd day of the month. If the 2nd lands on a weekend or holiday, funds will be withdrawn on the next business day.

~~(2) OEBB may grant an exception from the requirement in section (1) to pay by Direct Debit if the early retiree demonstrates their financial institution cannot accommodate a Direct Debit, or the member does not maintain an account at a financial institution.~~

~~(3)~~ OEBB will accept payment from Early Retirees by methods other than Direct Debit when specific exceptions apply:

(a) The individual does not have an account with a financial institution within the United States;

(b) The individual's special circumstances, which OEBB will review on a case by case basis.

~~(4)~~ A request for exception must be made in writing and include the reason why or special circumstance that would not allow the member to submit payment via Direct Debit.

~~(5)~~ OEBB will review the request for exception, determine whether to allow or deny the exception, and notify the requesting party of its decision within 21 days of receipt of the request.

(65) Notwithstanding administrative rules in 111-065-0010, all premium payments must be received by the ~~2<sup>nd</sup> 25<sup>th</sup> calendar~~ day of the month for the current month's ~~next month's~~ health care coverage. All payments will be subject to this due date.

#### **111-065-0025**

##### **Early Retiree Underpayments**

(1) Premiums that are not paid in full by the ~~2<sup>nd</sup> 25<sup>th</sup> calendar~~ day of the month ~~prior to the coverage effective month~~ will result in the early retirees and dependents coverage being terminated at the end of the month for which premiums were paid in full.

(2)(a) Early retirees will be notified if their coverage was terminated due to the premium not being paid in full on the specified due date, including payments returned by the bank for Non-Sufficient Funds (NSF), closed bank accounts, and frozen accounts.

(b) A check or ACH transaction that is returned for NSF, closed bank account, or frozen account is considered non-payment of premiums.

#### **111-065-0030**

##### **Termination**

(1) OEBC shall not be responsible for any unpaid portion of premiums for coverage and will terminate the early retiree and dependent coverage for non-payment or underpayment of premiums due.

(2) OEBC coverage will be terminated under the following circumstances:

(a) Premiums are not paid in full by the due date. If the payment is not received in full by the ~~2<sup>nd</sup> 25<sup>th</sup> calendar~~ day of the month, the early retiree's coverage will be terminated on the last day of the month in which a full premium payment was received; or

(b) As referenced in 111-050-0015.