

**Texas Annual Conference of The United Methodist Church
Center for Clergy Excellence
Group Health Benefits**

Policy 140

Arrearage and Re-instatement

ARREARAGE

The Group Health Benefits Office (GHB) is to notify participants and/or dependents who are 60 days in arrears in their personal contribution or the church current percentage. The participant has the opportunity to make payment arrangements with the Benefits Administrator. Failure to keep the arrangements will result in immediate termination. A participant is terminated when there is a 90-day arrearage if no payment arrangements have been made.

REINSTATEMENT

The policy of the Group Health Benefits Office (GHB) is to re-instate a participant when he/she has paid his/her personal contribution arrearage amount in full or are in compliance with the previous arrearage arrangements.

The LIFE INSURANCE coverage is a fully insured program and the decision to accept a reinstated participant is up to the insurance company. The LIFE INSURANCE carrier may require evidence of good health.

The PPO has stop/loss insurance that has the right to decline coverage for a participant or their dependents whose coverage has lapsed and they are requesting reinstatement.

- ***In the event there is a contradiction between the GHB policy and the plan document, the Plan Document shall prevail.***
- ***The above policy is to comply with the overall GHB Committee decisions and is periodically reviewed by the committee.***

*Ref: 2000 Conference Journal, Pg.j-67

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