



**Town of Fairhaven
Massachusetts
Office of the Selectmen**

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**Robert Espindola, Chairman
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HEALTH/DENTAL/LIFE INSURANCE PREMIUM PAYMENT POLICY

Date revised: January 2015

Pertains to: All current and retired employees and elected officials paying for their health/dental/life insurance "over the counter" at the Selectmen's Office.

All participants on the Town's Blue Cross/Blue Shield health and dental plans who do not have payroll deductions sufficient to pay the full amount of their share of the monthly health, dental, and life insurance premium costs must submit payment to the Selectmen's Office prior to the first of the month for coverage in the following month. For example:

<u>Premium due by:</u>	<u>For coverage month:</u>
January 1	February
February 1	March
March 1	April
April 1	May
May 1	June
June 1	July
July 1	August
August 1	September
September 1	October
October 1	November
November 1	December
December 1	January

The Town will send a written notice of non-payment to anyone who fails to pay his or her monthly premium by the first of the month. If payment is not received by the seventh day following issuance of that notice, the Town will issue a second and final notice. If payment is not received within seven days following issuance of the second notice, the participant will be dropped from the plan.

Any person who fails to pay his/her monthly premium by the first of the month and is issued two written notices of non-payment will be dropped from the Town's Blue Cross/Blue Shield health plan upon the third such occurrence within a twelve month period.

Once a participant has been dropped from the Town's health plan, he or she will not be eligible for re-enrollment until the next open enrollment period. Any costs incurred by the Town as a result of the participant's non-payment, including the cost of notice, will be owed by the participant and will be added to his or her bill.

This policy was accepted by vote of the Board of Selectmen on December 29, 2014:

Robert Espindola, Chairman

Geoffrey A. Haworth, II

Charles K. Murphy, Sr.

I received a copy of this policy and agree to adhere to the same:
