



Multnomah County Retiree Health Insurance

County Retiree's Name (Please Print): _____

Social Security Number: _____

Monthly Premium Payment Method

In order for retiree health plan coverage to continue without interruption, you are required to make the necessary monthly premium payment in a timely manner. If your monthly premium is not remitted in a timely manner or the correct amount is not remitted, your coverage will be suspended. Coverage cannot be reinstated until the next remittance cycle – assuming the required premium payment is received.

To assist County retiree ("retiree") to make timely premium payment, Multnomah County has established two (2) methods for retiree to make monthly premium payments. In order to participate in the County Retiree Health Insurance Program, retiree must agree to make premium payments electing one of the payment methods outlined below.

1) Payment by Check:

- Multnomah County will mail retiree a monthly invoice during the first week of the month for the following month's health insurance coverage.
 - Retiree makes payment to Multnomah County Retiree Insurance by mailing check to the County Employee Benefits Office at the address listed on the following page. Payment due date is the 20th of the month in which the invoice was issued.
 - Failure to provide premium payment by the due date will result in a suspension of health insurance coverage until full premium payment is submitted within the late payment grace period. Otherwise coverage will terminate with no option to re-enroll.
- (Example: Invoice for February health insurance premium is mailed the first week of January. February premium payment is due to County on January 20.)

2) Payment by Electronic Funds Transfer (EFT):

- Premiums are automatically withdrawn from retiree's (or spouse/domestic partner's) personal checking or savings account. Multnomah County processes the EFT accounts on the 5th day of each month for the current month of health insurance coverage. (Note: If the 5th falls on the weekend or holiday, Multnomah County processes the EFT accounts on the next working day.)
- EFT withdrawals are recorded on the retiree's (or spouse/domestic partner's) bank statement as a transaction which occurred on the following day. (Example: Bank statements will reflect a withdrawal on the 6th of the month when Multnomah County processes EFT accounts on the 5th of the month.)
- If there are not sufficient funds in the bank account or there was an unreported change in banking account information (that was not reported to the Multnomah County Employee Benefits Office in writing) which resulted in a failure to provide premium payment by the due date, health insurance coverage will be suspended. Premium payment must be made by check to Multnomah County Retiree Insurance, since Multnomah County is only capable of globally transferring funds from all EFT accounts once a month. When full premium payment is submitted within the grace period, health insurance coverage will be re-instated. If payment is not received by Multnomah County during the grace period, coverage will terminate with no option to re-enroll.

(Example: EFT account is processed on January 5th for the January health insurance premium payment. EFT withdrawal appears on retiree's (or spouse/domestic partner's) bank statement as a January 6th transaction.)

(Over)

Service Fee

Any situation which causes no payment or a short payment, such as insufficient funds in the account or an unreported change to banking account information, will result in a \$25.00 service fee – payable to the County in addition to the required premium. Retiree health insurance coverage will be suspended until full premium is submitted within the late payment grace period. Otherwise coverage will terminate with no option to re-enroll.

Select one of the payment options, sign where indicated below, and return this form to the Multnomah County Retiree Insurance at 501 SE Hawthorne, Suite 400, Portland, Oregon 97214.

Payment by Check

Retiree is responsible for making payment to Multnomah County Retiree Insurance by the 20th of the month for the following month's health insurance coverage. Payment may be made by personal check, business check, certified check, or money order. It is the retiree's responsibility to make arrangements for this payment to be mailed and update the amount as premium changes.

Payment by Electronic Fund Transfer (EFT)

Retiree must complete and return the enclosed Authorization Agreement for Electronic Fund Transfer (EFT) form. Returning this form to the Retiree Benefits Administrator no later than the 15th of the month will establish an EFT transaction for the follow month's premium payment. Generally EFT payments occur on the 5th day of the month for the current month's health insurance coverage.

By signing below I acknowledge I understand the payment terms for the County Retiree Health Insurance Program premiums.

Retiree's Signature

Date