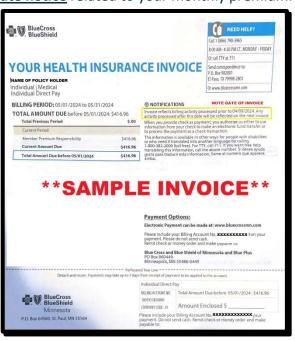
## Why am I receiving notices in the mail from my insurance carrier?

When you participate in the company's ICHRA offering by electing a health plan, you become the owner of an individual health insurance policy. Because you own your individual health insurance policy (as opposed to traditional group health insurance provided by an employer), you will receive <u>premium invoices/notices</u> each month directly from the carrier and may, on occasion, receive a **late notice** related to your monthly premium.

## What do I do if I receive a premium invoice/notice from my insurance carrier?

It is important to note that it is the industry standard, and perfectly normal for your carrier to send premium invoices (physically or electronically) to you, as you are the owner of your individual plan. Please do not pay these invoices, and do not cancel your plan, thinking that it is duplicate coverage.

The invoice/notice will include the billing period and total amount due. As long as you are eligible for benefits from your employer, you can IGNORE these notices as SureCo is facilitating your monthly premium payments. However, if you leave your employer during the plan year, you have the option to maintain the individual plan you have chosen by taking over the monthly premium payments.



## What do I do if I receive a late notice from my insurance carrier?

In general, late notices for the current month's premium can be ignored. Unfortunately, carriers tend to start sending out late notices on the 1st of each month. So, you may receive a late notice because your payment has not yet been processed and posted to your account, even though SureCo has submitted the payment. Should you receive a late notice please do not pay it. By law, all health plan policies have a 30-day grace period. As a reminder, SureCo is making the premium payments on behalf of all benefits eligible employees.

If you receive a late notice and are concerned, please contact SureCo's via email employee.experience@sureco.com to investigate



the matter right away. Please include a copy of the full notice showing the dates and amount due.

## How do I contact SureCo?

SureCo's Employee Experience team is available Mon-Fri, 8:00 AM - 8:00 PM EST. They can assist with carrier questions, benefit options, enrollments, login issues, waiving benefits, payment confirmations, QLEs, and more.

Email: <a href="mailto:employee.experience@sureco.com">employee.experience@sureco.com</a>

Call: 949.989.4906 (press 1 for English, press 2 for Spanish)