

BMG Administrators, Inc. License 0D80861**Enrollment Period:** 12-month enrollment required. Early termination penalties apply**Administration Fees:**

Initial Enrollment Fee - \$20.00. This is a one-time fee charged when you enroll.

Medical - \$8.00 monthly fee for 1st application and \$1.00 fee for each additional application up to a \$25.00 maximum fee.

Dental - \$8.00 monthly fee for 1st application and \$1.00 fee for each additional application up to a \$25.00 maximum fee.

Chiropractic - \$3.00 monthly fee for 1st application \$1.00 for each additional application up to a \$25.00 maximum fee.

Vision - \$3.00 monthly fee for 1st application \$1.00 for each additional application up to a \$25.00 maximum fee.

Payments:

Due Date - **Bills are due on or before the 1st of the month.**

Late Fees - If payment is not received in our office by the 1st of the month, a \$20.00 late charge will be assessed.

Termination Dates - Coverage will be terminated if payment is not **received** in our office by the 10th of the month.

Reinstatement Fees - In order to re-instate your account, you must pay the \$20.00 late fee *plus* a \$100.00 re-instatement fee for medical, and a \$50.00 re-instatement fee for dental or chiropractic or vision, as well as your past due premiums. BMG reserves the right to *not* re-instate a group more than once in a 12- month period. Additional re-instatement fees may apply if a second re-instatement is approved.

NSF Fee - Checks returned from the bank due to non-sufficient funds are subject to a \$25.00 fee. You may also be required to pay with a money order or cashier's check.

Adjustments, Terminations & Changes:**Adjustments:**

Please do not make adjustments to the billed amount. Please notify our office in writing should you have any terminations or changes for the current month's billing.

Terminations:

Notice of termination of an employee must be received in our office within 30 days of their last day of work in order to receive credit, i.e. Jane Doe's last day of work was June 3rd, please notify our office no later than July 2nd.

Changes:

Please notify our office within 30 days of requested effective date, to make changes to any current employee's coverage. This includes the addition or deletion of dependents and/or changing to a different co-pay plan.

Open Enrollment:

This is the time period for current members to add their dependents and/or to change coverage.

Health:

Open enrollment is available during the month of May, to be effective June 1st.

Dental, Chiro, Vision:

Open enrollment is available during the month of September, to be effective October 1st.