



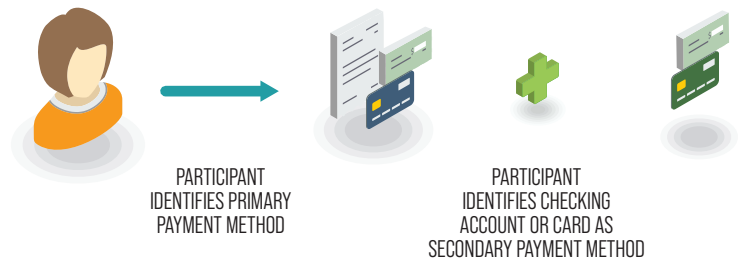
PIO PAC
Fidelity

Secondary Payment Method

Securing a secondary payment method ensures that participants are less likely to lose their coverage due to nonpayment following a failure to fund.

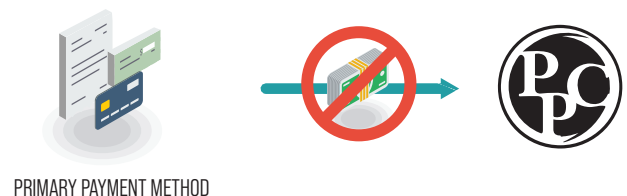
Participants identify a secondary payment method

When assigning their payment method, participants may provide a secondary method of payment to ensure their premiums are paid in the event of a failure to fund from their primary payment.

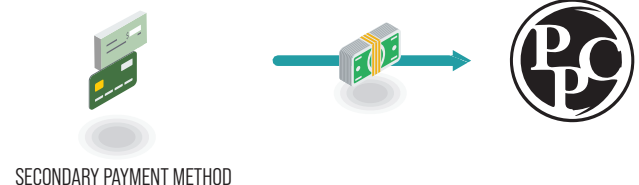


The secondary payment method initiates on failure to fund

If benefits are paid through an employee's paycheck through payroll, a failure to fund may occur because an employee is on furlough, leave, or termination. If paid through a personal checking account or card, a payment may fail due to non-sufficient funds, account closure, or lack of available credit on a card.



Providing a secondary payment method in the event the primary payment fails is an important way to protect a participant's coverage from lapsing due to nonpayment.



Any dishonored draft charges (\$15/\$25) will be added to the initial secondary payment method draft. Normal payments will resume once the dishonored draft charges are recovered. Primary payment method will automatically resume with payroll or when notified by participant. Secondary payment services are not available for weekly drafting or cases with multiple drafting schedules of the same frequency. No fees for discontinued payroll drafts.

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PRIMARY PAYMENT METHOD



SECONDARY PAYMENT METHOD