

# Aetna Voluntary Plans

# Missed Premium Payment Coupon

Aetna Life Insurance Company

Company name

Michaels Stores, Inc.

Group number

800905

Today's date  
(mm/dd/yyyy)

Member name (last, first, middle initial)

Member daytime telephone number

last four of  
Social Security Number

**Payment will be applied to the oldest gap in coverage within the last 45 days from the postmark on your mailed payment. To find out what gaps in coverage you may have, please call us toll free at 1-888-772-9682.**

**Instructions:** Make a copy of this page. Complete the payment coupon. Cut along the dotted line. Mail coupon with your full amount, made payable to

**Aetna Life Insurance Company, to:**

**Missed Premiums  
P.O. Box 534739  
Atlanta, GA 30353**

\_\_\_\_\_ x \$ \_\_\_\_\_ = \$ 0  
Number of pay periods missed      Amount of deduction per pay period      Full premium payment due

## What if I miss a payroll deduction?

Your coverage will not begin until you have your first payroll deduction. Each payroll deduction pays for coverage for one payroll period.

If you miss a payroll deduction after your coverage begins, you will not have coverage during the time that payroll deduction would cover, unless you pay the full missed premium directly to Aetna Voluntary.

## Will my insurance be canceled if I don't make up a missed premium?

Once your coverage has begun, it will not be canceled because you do not make up a missed premium. However, no claims will be paid for losses or covered expenses that occur during the period for which premium is unpaid.

## How do I pay my missed premium?

To pay by **personal check, cashier's check, or money order**, make payable to **Aetna Life Insurance Company** and send with a completed copy of the coupon above to: Missed Premiums, P.O. Box 534739, Atlanta, GA 30353. You can get additional payment coupons by calling **1-888-772-9682**.

## Can I pick which missed premiums I wish to pay?

No. Your missed premium payment will always be applied to the oldest gap in coverage within the last 45 days (from the postmark on your mailed payment). You cannot choose to cover a later gap in coverage if you have an earlier gap within the past 45 days from the date your payment is postmarked. To find out what gaps in coverage you may have, please call toll free **1-888-772-9682**, Monday through Friday, 8 a.m. to 6 p.m.

## How long do I have to pay a missed premium?

You may pay for a gap in coverage that is up to 45 days old, from the date your payment is postmarked. Please note, if you have a gap in coverage of more than 30 days, your 3 to 12 month waiting period for dental services will reset.

## Can I pay just a part of a missed premium?

No. You must pay the full premium deduction that was missed in your paycheck, for all coverage you have. We cannot accept partial payments.

## If I become ineligible or my employment ends, can I continue coverage with missed premium payments?

No. If your coverage terminates, you may not continue coverage by paying missed premiums.

**Plans are underwritten by Aetna Life Insurance Company (Aetna) and its affiliates.** Each insurer has sole financial responsibility for its own products. Insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. This material is for information only and is not an offer or invitation to contract. Information is believed to be accurate as of the production date; however, it is subject to change. Policies are subject to United States economic and trade sanctions. For more information about Aetna plans, refer to [www.aetna.com](http://www.aetna.com).

**aetna®**