

How to Avoid Retroactive Terminations

In order to keep your Policy in force and avoid cancellation it is important to pay your dental premiums when they are due.

Premium may be paid annually, semi-annually, quarterly or monthly as selected by you. The premium payment mode may be changed with our approval.

FCL allows a thirty-one (31)-day grace period to pay each premium, after the first one. During the grace period, the policy will stay in force. If the premium is not paid before the end of the grace period, this policy will terminate effective as of the thirty-second (32nd) day following the date the premium was due.

However, some persons are eligible to have some or all of their premium paid through the advance payment of the premium tax credit created by the Affordable Care Act. If you are required to pay a share of this premium, you are entitled to a three (3)-month grace period to pay your share of the premiums. If the premium is not paid before the end of the grace period, this policy will terminate effective as of the last day of the first (1st) month of the grace period. During the grace period, the policy will stay in force.

Also, please remember to let us know if your mailing address or banking/payment information has changed.