

# Payment of Claims During the Grace Period



Florida Combined Life

An Independent Licensee of the  
Blue Cross and Blue Shield Association

FCL allows a thirty-one (31) day grace period to pay each premium after the initial premium. If subsequent premiums are not paid before the end of the grace period, the policy will terminate effective as of the thirty-second (32<sup>nd</sup>) day following the date premium was due.

We will pay all eligible claims for services rendered to enrollees during the first month of the grace period and may pend claims for services rendered to enrollees in the second and third months of the grace period if the enrollee is receiving Advanced Premium Tax Credits (APTC) to pay a portion of the dental policy premium.

If the premium is not received prior to the end of the grace period, the policy will be cancelled.