Missed Insurance Premiums Process

We're proud to provide insurance benefits for all team members. However, sometimes your paycheck may not quite cover your insurance premiums for whatever reason. In these cases, we'll send you an invoice to ensure your coverage stays intact. Don't worry, we've made the process simple and straightforward!

Missed Premiums

These are insurance premiums that could not be deducted from payroll. Thrive will invoice employees for missed premiums monthly. The amount may vary depending on the number of pay periods in the month.

Invoices

- Sent via email to the address listed in ADP Workforce Now.
- Payment is due within 30 days.

Invoicing Timeline Example

March
Missed March premium invoices will cover all pay dates in March.

April
The invoice will be emailed the first week in April, with payment due by April 30.

May
Termination notices for non-payment will be sent during the first week of May.

Payment Process

- **Method:** Payments are made via PayPal using a PayPal account or debit/credit card (no PayPal account required).
- **Confirmation:** Employees will receive an email confirming successful payment. If no confirmation is received, contact **Benefits@thriverg.com**.

Important Notes

- Insurance will be terminated retroactively if payment is not received by the due date. Any claims after the termination date will be the employee's responsibility.
- COBRA coverage is not available for missed premium non-payments. COBRA is only offered for active plans at the time of employment termination.
- Re-enrollment in terminated plans is only allowed during open enrollment.

Questions?

Contact **Benefits@thriverg.com** for assistance.





