



Retroactive Termination & Enrollment Policy
Effective 2/3/26

This policy will serve as our guideline for retroactive terminations and enrollment for groups where Exemplar Health Benefits Administrator is the third-party administrator. The plan outlines the policy for each of the changes to the group's census. The group is responsible for the census per the Administrative Service Agreement signed at implementation. This plan will be effective 2/1/26 and will remain in effect regardless of underwriter or carrier for the group.

Termination

All terminations should be submitted prior to the 20th of each month. Retroactive terminations will not be accepted after the premium invoice has been generated on the 20th of each month. Failure to update the census by terming employees will result in premium being charged and unable to be refunded. This applies to terminations received after the 20th where the collected premium would need to be refunded. If an employee is listed on the invoice to be collected, premium must be paid. The reason for this is that eligibility has been provided, vendors have been paid, and stop loss premiums have been paid. In the event of invoices being generated prior to the 20th, manual adjustments will be made to accommodate all requests received by the 20th.

Enrollments

Enrollments should also be submitted prior to the 20th of each month in order for the invoice to reflect premium charges and eligibility to be activated. Retroactive enrollment will be accepted for up to 60 days. All waiting periods must be satisfied and the special enrollment period not exceeded in order for employees to be added to the plan. Any employee who missed the special enrollment period will not be enrolled in the plan. Employees that exceed the waiting period and are not enrolled on the 1st of the following month will not be enrolled into the plan.

COBRA

COBRA members must enroll with the COBRA administration vendor within 60 days of plan termination to be eligible. Enrollments will not be accepted outside of that time frame. All COBRA packets will be sent directly to the former employee and premiums will be collected from the member by the COBRA administrator to be remitted to the employer.

Remember to review all invoices upon receipt and notify EHBA at invoicing@exemplarhba.com immediately of any issues. Explanation will be given or an adjustment applied within 24 business hours to allow for additional review prior to ACH draft.

Please do not hesitate to reach out to Enrollment with any questions or concerns. We hope this policy is effective in simplifying invoice documents with fewer adjustments.

Sincerely,
Enrollment
Exemplar Health Benefits Administrator