

**IMPORTANT NOTICE**  
**TO ALL**  
**NEW JERSEY POLICYHOLDERS**

May 28, 2020

On March 20, 2020, Governor Phil Murphy issued Executive Order No. 123 (“EO 123”) directing carriers in New Jersey to refrain from cancelling policies for nonpayment of premium, exercise appropriate forbearances on collection documentation, to amortize any unpaid payments, and to refrain from seeking recoupment of any unpaid claims during the emergency grace period.

On May 28, 2020, The New Jersey Department of Banking and Insurance issued Bulletin No. 20-27 directing carriers issuing insurance plans, not otherwise addressed by previous Bulletins, to provide an extended grace period to its policyholders for the payment of premiums during the COVID-19 pandemic. Your group policy falls under this latest Bulletin.

Therefore, due to the COVID-19 pandemic and in response to EO 123 and Bulletin No. 20-27, the following relief is provided, under your policy, for the duration of the State of Emergency:

You have the option to elect a 60-day emergency grace period to pay your premium. The grace period may be initially applied towards the April 1, 2020 or May 1, 2020 premium, at your request, and will continue for 60 calendar days. During this emergency grace period, your coverage will not terminate for nonpayment of premium. If you have been provided a grace period for April 2020 premiums, the time period for which a grace period has already been granted will be applied toward the emergency grace period. This grace period will only apply to policyholders that were in good standing on March 1, 2020 and only apply to premiums due after the initial premium has been made to secure coverage.

After the 60-day grace period, you will have the option of amortizing any unpaid premium over the remaining months of the policy, but not less than 6 months.

If you need additional time to pay your outstanding balance, please contact us to work out a re-payment schedule.

Late payments will not be reported to credit reporting agencies for any policyholder that takes advantage of COVID-19 related relief.

This temporary relief will expire at the expiration of the State of Emergency.

Please contact your plan administrator or billing representative with questions.