

WBAT Workplace Benefit Advocates Team Insurance Services

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Canceling your coverage

No one, including your representative, can terminate your policy or cancel your deductions except you. For this reason, **all** cancellation requests are required to be in writing and may be faxed, e-mailed or mailed. Verbal requests are sometimes accepted but must be followed up with a written request or otherwise, deductions could begin again. If this should happen, it does not necessarily mean that you are covered again. Only premium deductions that have been accepted by the insurer count and if your protection has already been terminated, any additional attempts at making premium payments will be refused by the insurer. A request may be handwritten and should be addressed to Fortis. It should be signed and dated, and should include your employee and department numbers in addition to a fax number, mailing address or email address. Also, please write legibly. Your name spelling should be exactly as it is written on your paycheck in order to avoid any delays in getting your deductions stopped. Errors in spelling or department number could likewise result in delays.

Why is my paycheck still being deducted after submitting my cancellation request?

Requests submitted to WBAT Ins are forwarded to both the insurer to terminate your coverage and to the union. While termination of your coverage takes effect immediately, all cancellation requests received prior to the 25th of the month are required by the union to be held until then before being submitted by WBAT Ins. The union then instructs your employer to cancel premium deductions. Just as it took 30-60 days to get your deductions started, stopping your deductions can also take up to 60 days. Therefore, it is normal to see one to two additional deductions after submitting your initial request and we ask you to ***please not call and request a refund before the 60-day period is up.***

But, what will happen to the money that has been deducted?

Because of the lengthy process involved in getting your premium payments to your insurer, your insurer agreed to accept payment in the rears. What this means is that you were most likely covered even before your first premium payment was received. Each payment thereafter is credited the same way so money that is being deducted from your paycheck today is paying for last month's or the previous month's coverage and since during the month in which you decide to cancel, you have already received coverage for that month, this also means that you may still owe a premium payment for the current month's premium. Besides this, many people fail to understand that, unlike tangible objects, which can be returned for a full refund, insurance cannot since unfortunately, we cannot go back in time to give back coverage that has already been extended. Even though you've cancelled, the insurer still wants to be paid for the coverage you've already received. Before requesting a refund, you are advised to compare the start date of your deductions with the effective date on your certificate. If the effective date is 30-60 days prior to your initial deduction, **you may not be entitled to a refund**. On the other hand, if after doing this you still feel you are owed a refund, we ask that you put your request in writing and send it along with a copy of your paycheck stub showing your initial deduction in addition to your most recent pay stub(s) showing deductions that have come out of your paycheck after submitting your cancellation request.

But Colonial gave me a full refund.

Because Colonial controls their own payroll slot and there is no "middle man", Colonial may be able to apply premium payments a lot quicker rather than in the rears. If this is the case, then your coverage and deductions should coincide so when you do cancel, you don't owe any premium.