

DISCLAIMERS/LIMITATIONS/EXCLUSIONS

PAYROLL DEDUCTION Upon enrollment, you are required to sign a payroll deduction authorization for premium deductions from your paycheck as of the date of enrollment. Payroll deductions may begin prior to receipt of a certificate booklet. Payroll deductions made by the LA Co Auditor/Controller are forwarded directly to the policyholder which then forwards all premium collected to the insurer. A Payroll Deduction Authorization (PDA) also authorizes the auditor of the county of Los Angeles to adjust from time to time the amount of the deduction as may be required to comply with adjustments under the existing contract with the insurer. WBAT Ins or its enrollers at no time collects or otherwise handles premium payments. WBAT Ins reserves the right to cancel payroll deduction or transfer pay codes at their discretion without prior notice.

REFUNDS While WBAT Ins enrollment company assists with enrollment, cancellation and issuing refunds, WBAT Ins is not authorized to make decisions and bears no responsibility regarding refunds. As such, refund requests are made with the enrollment company but should be addressed to the insured, which decides whether a refund will be issued. If a refund is granted, it will be credited back to the policyholder, AFSCME union, and WBAT Ins will forward your refund request to AFSCME in order to obtain the credit. Refunds require written cancellation. In general, refunds will only be granted for deductions continuing after cancellation. All premium payments made prior to cancellation go toward providing coverage.

CLAIMS/PRE-EXISTING

CONDITIONS Claimants are requested to read information provided in the certificate booklet prior to contacting the claims department.

POLICY The policy holder, American Federation of State, County & Municipal Employees (AFSCME), retains the policy as this is a group plan. While the policy, itself, is already in effect, each individual is not covered until accepted and will receive, subsequent to enrollment, a certificate booklet verifying coverage and explaining plan benefits in full detail along with instructions for filing a claim and contact information. Since the policy is already on file with the union, the certificate booklet's sole purpose is to provide verification of coverage and information regarding claims, coverage, contact and general information. Employees enrolling in the plan are strongly urged to become familiar with coverage and to contact the insured directly with questions about their coverage.