

Debit Card Policy & Procedures

Balance due – Amendment



Balance Due Repayment Policy:

Effective **April 15, 2014**, the below policy will replace any previous
Balance Due Repayment policy.

Participants will have **30 days** from the date their Balance Due was created on their account, to pay the amount in full*.

Note: Any participant whose Balance Due was generated prior to April 15th, will have **30 days** from 4.15.2014 to pay their Balance Due in Full.

Each participant receives a letter from CPN's customer service department the day their Balance Due is created. It lists in detail why their charge was adjusted, and that the participant is responsible for payment. *For more information about what a Balance Due is, please see your company's Policy and Procedures.*

By logging onto [MyFlexOnline](#)—Participants may view this information—Under **Claims & Payments / View Claim Activity**— Under the **Rejected** column, the adjusted amount will be listed. Also, by applying their cursor over the will supply the *Adjustment date (Date Balance Due was created)*, shown under the original Card transaction Payment Date. *(If a participant does not have internet access, the 'dated' Balance Due letter sent by CPN's Customer Service department, to the participant's home address, is the date their Balance Due was created. This way even if they don't have internet access, they are properly notified they have 30 days from the date of the letter, to pay their Balance due in full).*

If a Balance Due is NOT paid in full within the 30 day window, the participant's employer will be billed for the entire Balance Due amount. It will then be up to the employer to arrange for their employee to reimburse them.

CPN recommends every client to run their Balance Due report from their employer eFlexOnline account once a month, if not more, and at the time of an employee's termination of employment.

*CPN would love to accommodate payment plans in order for participants to address their Balance Dues, but due to the large number of outstanding Balance Dues, CPN can no longer provide this option. If payment is not paid in full within 30 days from the date the Balance Due was created, the participant's employer will be billed.

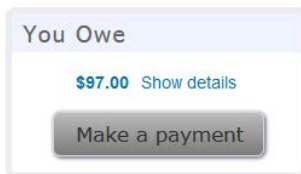
Balance Due Payment Options:

- 1) Balance Dues can be paid by Personal Check made payable to CPN, or 2) Online from the participants [MyFlexOnline](#) account using a Personal Credit Card or ECheck.

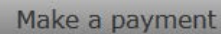
Payments sent by check need to be mailed to the below address:

**Corporate Planning Network, Inc.
PO Box 1748
Cordova, TN 38088
Attn: Debit Card Repayment**

If payment will be made from [MyFlexOnline](#), once they log onto their account, they will see:



In order to make a payment, click on -

A grey button with rounded corners and a slight shadow, containing the text "Make a payment" in a dark grey font.

- 3) Participants may also pay back their Balance Due by sending CPN's customer service a manual reimbursement claim form along with their EOB/Itemized statement** showing where they paid an expense out of pocket. This will offset the Balance Due first, until paid in full.

***Refer to your company's Policy and Procedures to confirm which plan your company offers. Some expenses require EOB's, while others require Itemized statements.*