

Day 1: MAC sends you a demand letter.



Days 1-16: MAC begins immediate recoupment by Day 16 if you request it.



Day 15: Last day to submit a rebuttal to your MAC.



Day 30: Last day to pay in full to avoid accrual of interest. Last day to request an appeal and stop recoupment of overpayments subject to Limitation on Recoupment. If you file an appeal after Day 30 and by Day 120, your MAC will stop recoupment when it receives and validates your appeal but will not refund funds already recouped.

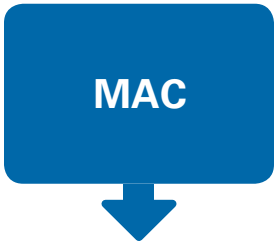


Day 31: Interest begins to accrue for overpayments not paid in full by Day 30.



Day 40: Last day to pay in full (principle and interest) before standard recoupment begins for overpayments subject to Limitation on Recoupment unless overpayment is in an excluded category.





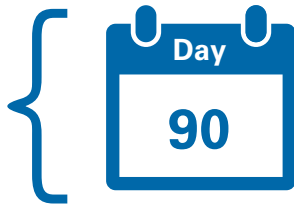
Day 41: MAC begins standard recoupment for overpayments subject to Limitation on Recoupment unless overpayment is in an excluded category.



Days 61-90: MAC sends Intent to Refer Letter for eligible delinquent debts.



Day 90: MAC attempts to contact you by phone if the debt is 60 days delinquent and not in a status excluded from referral to the U.S. Department of the Treasury (Treasury).



Day 120: Last day to submit initial appeal request.

Days 126-150: MAC will refer the debt to Treasury. At least 7 days prior to referral, the MAC must make a second attempt to call you.

