

# BILLING CYCLES

Carrier	Date of Billing	Due Date	Termination Date
Aetna	Third weekend of the prior month	1st of the month	Standard is the end of month
Anthem Blue Cross	15th of the prior month	1st of the month	30 day grace period. If payment is not received before the grace period expires, the group will be subject to termination for non-payment of premiums.
Blue Shield of California	15th of the prior month	1st of the month	30 day grace period
CalCPA Health	7-10th of the prior month	1st of the month	30 days after due date
Cigna	Fully Insured - 20th of the month Level Funding/Graded Funding - 10th of the month	Fully Insured - 1st of the month Level Funding/Graded Funding - 20th of the month	Fully Insured - 30 day grace period Level Funding/Graded Funding - 30 days after due date. No grace period on ASO
E.D.I.S.	25th of the prior month	10th of the month	End of the month
Health Net	Assigned date by account rep (usually within the first 3 weeks of the prior month)	1st of the month	End of the month
MediExcel Health Plan	15th of the prior month	1st day of the month	End of the month
National General	10th of the month	Month end	30 day grace period after the due date
Sharp Health Plan	25th of the month	25th of the month (ex. January premium due on December 25th).	1st day of the month following the 30 day grace period
Total Benefit Solutions	Please contact your Word & Brown representative	First of the month following invoice date.	Aetna standard is to allow coverage through the end of the month in which member's employment ends. Termination as of the employee separation date is allowed, however it must be consistently applied to all employee terminations.
UnitedHealthcare	For HMO Billing Cycle: Cycle 1 runs on the 5th business day of the month (for next month's coverage) Cycle 2 runs between the 10th - 12th business day of the month (for next month's coverage)  PPO or Dual/Triple Option: Call your Word & Brown representative	1st of the month	End of the month
Western Health Advantage	10th of the prior month	Last day of the month prior to the coverage month	30 days after the due date