

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 |
| Allstate Benefits | 10th of the month | Month end | 30 day grace period after the due date |
| 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 |
| 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. |
| United Healthcare | 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 |