

# BILLING CYCLES

Carrier	Date of Billing	Due Date	Termination Date
Aetna	15th of the prior month	1st of the month	End of the month
Aetna 15th Effective Date	1st of the month	15th of the month	15th of the following month
Anthem Blue Cross	1st of the prior month	1st of the month	Any time within the month of termination before the end of the month.
Blue Shield of California	15th of the prior month	1st of the month	End of the month
CalCPA Health	7-10th of the prior month	1st of the month	30 days after due date
CaliforniaChoice®	1st business day of the month prior	20th of the month prior	Last business day of the month
Chinese Community Health Plan	15th of the prior month	Last day of the month	30 days after due date
Cigna + Oscar	15th of month	1st of month	First payment: 10th of month Subsequent payments: 30th of month
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
Health Net 15th effective date†	Determined by Account rep	Determined by Account rep	Determined by Account rep
Kaiser Permanente*	10th of the month prior	1st of the month	30 days after due date
MediExcel Health Plan††	10th day of the prior month	1st day of the month	Last day of the month
National General	10th of the month	Month end	30 day grace period after the due date
Oscar	15th of month	1st of month	First payment: 10th of month Subsequent payments: 30th of 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
SIMNSA Health Plan	18th of the month	1st of the month	Last day of the month
Sutter Health Plus	1-7th of the prior month	1st of the month	At least 30 days after the due date
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	HMO Standalone 10th of the month: group will receive by the 2nd week of the month.  PPO or Multi-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

† These carriers will only offer 15th of the month effective dates if they are coming off a group plan that ends on the 15th.

†† Late fees apply for payments received 10 days after the due date.

\* Please note Kaiser Permanente summary information is contained herein but Kaiser Permanente has not reviewed the information contained within this guide and Word & Brown therefore cannot guarantee its accuracy. Please contact your Word & Brown sales representative in the event of any discrepancies. The information provided in this guide is not intended to describe all of the benefits included in each plan, nor is it designed to serve as the "Evidence of Coverage" or "Certificate of Insurance." The KFHP Evidence of Coverage and the KPIC Certificate of Insurance contain a complete explanation of benefits, exclusions, and limitations.