



Washington Biotechnology and Biomedical Association Employee Benefit Program

Delinquent Employer Procedure

The Association's benefit month provides coverage for the 1st through the end of the month. Premiums collected in the current month provide eligibility for coverage the following month. Eligibility is not forwarded to the carrier until payment is received from the employer.

Employers receive a billing statement for the following month's eligibility a short while after it is generated prior to the 15th of the current month. Payment is due no later than the last working day of the current month.

Example: Premium payments for July (*eligibility month*) coverage are billed by June 15th and due June 30th.

The Association has a 30-day delinquency policy. If an employer does not make their monthly premium payment by the last day of the *eligibility* month, the group will be terminated effective the first day of the unpaid eligibility month. Coverage will end the last day of the month for which premium is paid. Following cancellation, employees whose benefits were terminated for non-payment will be responsible for payment of any charges for health care services received after the effective date of cancellation.

When payment is not received by the last working day of the current month, a delinquent notice is sent to the employer with a copy to the broker. Delinquent notices are mailed to employers by the 10th of the month following the due date. If payment is not received by the end of the eligibility month, the termination process begins.

Termination Procedure

The first of the month following the month of eligibility, a Termination Statement is produced that reflects the terminating employer's account balance. A copy of the Termination Statement is sent to the broker and the WBBA General Agent's office. An employer terminated for non-payment of premium must wait three months before requesting a new quote for insurance coverage through the Association.