



Billing and Monthly Premium Collection

Invoices

Preliminary invoices are available for viewing online on the 25th of the month proceeding the month of coverage. The invoice reflects the premium due for the following month and any adjustments posted to the account after the previous month's closing. User names and passwords have been provided for all groups enrolled in the Pacific Health Trust in order to view their invoices online. If you do not have any changes to your enrollment, the amount on your preliminary bill will also be the amount to remit. If you submit changes within the time specifications indicated below under "Monthly Premium Payment", then your final invoice will be updated to include the changes up until the date the final invoice is created for the month. For your convenience, copies of prior invoices are also available online.

Courtesy Invoice Reminder

As a courtesy, the Pacific Health Trust also provides billing reminders via email on the 25th of each month proceeding the month of coverage. The reminder provides a link to the Pacific Health Trust web site from which the group administrator may enter their username and password to view the group's monthly invoice and group information. If a group has not received its billing reminder for any reason, it is the group's responsibility to contact *Pacific Health Trust* Service Center to obtain a copy of the current month's invoice. Failure to receive a billing reminder does not waive the group's responsibility for timely payment of its premium. No reminders are sent to view the finalized invoices.

Billing Changes

Please contact the *Pacific Health Trust* Service Center if you need to change your billing contact information or your EFT information. Any billing changes should be submitted by the 5th of the month to allow sufficient processing time and to avoid any late or NSF charges.

Monthly Premium Payment

An employer group may go online to update their census information e.g. add or terminate employees up until the 8th of the month for which coverage is due. The current month invoice will be updated automatically for any changes that are done within the normal change parameters and do not require additional documentation.

Changes faxed to the Service Center may take up to two business days before posting to the web site invoice. If the changes and credits are approved and are submitted with the proper documentation they will be posted to the current month's statement.

The EFT debit to your account will be on the 10th of the month or next business day following and will reflect the amount of the final invoice posted on the 9th of the month. All changes and adjustments occurring after the final invoice for the month will appear on the next month's statement as an adjustment. If a group has submitted changes, it is the group's responsibility to view the final invoice and to contact the *Pacific Health Trust* Service Center if any problems are noted.

Required Pacific Health Trust Membership

In addition to prompt payment of premium, a condition of participating in and receiving benefits under the Pacific Health Trust is continuous Trust membership. If a group's membership lapses, the group may be automatically terminated from the Plan.

Pacific Health Trust Service Center

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Fax: (866) 999-3485

Email: service@pacifichealthtrust.com

Forms and Documents: www.pacifichealthtrust.com