

Answers to your questions **BILLING AND DELINQUENCY**

At LifeMap Assurance Company® we appreciate your commitment to paying invoices accurately and on time—and so do your employees. Keeping your account current ensures their coverage is uninterrupted. That is why we offer several ways to help you manage your account and your bills as easily as possible. Below are answers to some of the common questions employers have about our billing and delinquency policies.

When will my invoice generate?

We generate your invoice around the 10th day of the month prior to the due date.

When is my payment due?

Your payment is always due on the first of the month for which you are paying for coverage. *i.e. premium for June coverage is due on 6/1.*

What forms of payment are accepted?

- Online Bill Pay
- Automated Clearing House (ACH) push
- Wire transfer
- e-Check and credit card at **LifeMapCo.com/employers** then click the *Make a Payment* link
- Check mailed to one of the following locations

All premium, except Dental

Mail to:

LifeMap Assurance Co.
PO Box 6840
Portland, OR 97228-6840

All premium (Dental/non-Dental)

Overnight to:

LifeMap Assurance Co.
US Bank Seattle Lockbox Services
2500 E. Valley Road, Suite C
Renton, WA 98057

Dental premium

Mail to:

LifeMap Assurance Co.
PO Box 1650
Milwaukee, WI 53201-1650

Please note: Sending check payments without a payment coupon, or sending a dental payment to the Portland address, could result in a delay or misapplication of your payment.

**Questions? Contact Accounts Receivable at
1 (888) 232-5545 or
AccountsReceivable@LifeMapCo.com**

What happens if you don't receive my payment by the 1st?

- **On the 15th day of the month**, we'll send your first billing reminder notice. Group Accounts Receivables may also call to remind you as a courtesy.
- **By the 25th day of the month**, if you have not yet heard from Group Accounts Receivables, you will receive a courtesy call before this time.
- **Cancellation of coverage** will occur if payment is not received by the end of your grace period (see your policy for details on grace period). We will mail a notice of termination along with the final bill to you.

What if I pay by the due date but not in full?

You must pay within 80% tolerance of the total due. If you pay under 80% you will be at risk of cancelling at the end of your grace period. We suggest you pay in full and allow adjustments to reflect on the next invoice to avoid cancellation.

What happens to claims if payment is received after the first day of the month?

If your payment is not received and posted by the first of the month, claims will continue to be paid until your payment has posted or the last day of the grace period, whichever comes first.

What if our policy cancels for nonpayment of premium?

If your policy is cancelled for nonpayment, you can request reinstatement of coverage by completing the following:

1. Request a reinstatement in writing, including an explanation for your delinquency. Your request must be approved by the Assistant Director of Treasury & Cash Management.
2. Pay your policy current.

A group will not be considered for more than one reinstatement within a 12-month period.

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