



Self-billed customers

General information and best practices



Overview

As a self-billed customer, you've chosen to calculate your own premium payments. Your eAdministration online guide at uhcfinancialprotection.com instructs you how to do this. When you submit your premium payment, additional information (known as back-up information) must be sent as well. Back-up information consists of the age-banded rates, employee coverage counts and volume of coverage (the sum of all coverage amounts for your policy). Our billing specialists will use this information to allocate your premium payment to the appropriate product and ensure that you are properly credited.

Without the back-up information, your premium payment cannot be applied to your account. We will need to contact you for the information, causing a delay that could affect your coverage by:

1. Generating inaccurate outstanding accounts receivable reports and/or inaccurate experience reports at renewal; or
2. Delaying claims payment.

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Your responsibilities: Submit your premium payment with back-up information.

You have 3 options from which to choose to submit premium and back-up information.

- **Option 1:** You can use the e-Bill system. Complete an Automated Clearing House (ACH) form and submit it to Unimerica Life Insurance Company of New York to be set-up in the e-Bill system. Once this is set up, you will be able to go into the system and initiate payment each month. Please note: this is not an automatic process.

Each month, all you'll need to do to submit your back-up information is to visit the eAdministration online guide at www.uhcfinancialprotection.com to calculate your premium due each month. Once you've completed the calculation, you can initiate your payment through the e-Bill system.

- **Option 2:** You can use the postal service. Complete your billing template and mail it to us with your payment. The billing template is a document created specifically for you. It's available to help with your monthly calculations and to submit as your back-up information. Mail the document and your payment to:

Unimerica Life Insurance Company of New York
P.O. Box 860511
Minneapolis, MN 55486-0511

Please make checks payable to Unimerica Life Insurance Company of New York.

- **Option 3:** You can calculate your premium and update your information online and then mail your payment to the address indicated on the invoice. In this case, you don't have to submit back-up information with your payment—it's already online. However, sending a copy of your back-up information helps us review your information for accuracy. Back-up information is vital to the timely processing of your premium payment. Please submit it with every premium payment.

Billing process with evidence of insurability (EOI)

An employee will need to provide EOI if her or she elects an initial benefit amount of insurance greater than the guaranteed issue amount or enrolls as a late entrant. Please keep remitting payment at the guarantee issue amount for new hires, or the current level (if any) for late enrollees, until their EOI has been approved. You will receive a written response of approval or decline. If coverage is declined, you or your human resources department will only receive a general decline notification; your employee will receive a more detailed letter outlining why coverage was declined, plus information on his or her right to appeal. An EOI status report can also be viewed by the plan administrator online at uhcfinancialprotection.com.

If your employee was approved mid-month, please begin taking the higher deduction on the next month's bill. Coverage will be effective on the underwriting approval date, but for accounting purposes, please start deductions on the first of the month following approval.

This is an overview of the Billing process; please refer to your Policy and Unimerica Life Insurance Company of New York's Billing Department for additional specifics surrounding this process.

Life and Disability products are provided by Unimerica Life Insurance Company of New York. This policy includes exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Unimerica Life Insurance Company of New York is located in New York, NY.

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