



List-billed customers.

General information and best practices.

As a list-billed customer, your monthly premium bill is based on the number of people who are enrolled under each product offered. As such, it's important that you periodically provide us census information; don't wait until your renewal. Current employee eligibility information ensures that all of your employees who should be covered are covered, and that you are not still paying premiums for any employee who should not be covered under your policy.

Your responsibilities: e-Bill customers.

- Start at uhcfinancialprotection.com and complete your updates on the e-Bill system. You'll need to complete an Automated Clearing House (ACH) form and submit it to UnitedHealthcare to be set-up in the system. Once this is set up, you will be able to go into the system and make your updates.
- You can initiate your payment through the e-Bill system. As we've stated above, you need to be set up in the e-Bill system. Once you are, however, all you'll need to do is go into the system and initiate payment each month. Please note: this is not an automatic process.

Your responsibilities: customers who do not use e-Bill.

While you have certain responsibilities, your employee has some as well.

- Submit your eligibility changes by e-mail to: life_eligibility@uhc.com or fax to: **1-855-695-3472**
- You can mail your premium payment to:
UnitedHealthcare
PO Box 2485
Carol Stream, IL 60132-2485

Please make checks payable to UnitedHealthcare.

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A couple of additional thoughts about billing.

- Please remember to accurately update your employee eligibility information any time you have a change in the number of employees who are covered. Most employers have a 60 day retroactive adjustment period so it's important to provide any eligibility changes within that time.
- You should always pay the amount shown on your invoice and watch for any adjustments to be made on your next invoice. To have eligibility changes reflected on a current invoice, you need to submit the changes by the 10th of the month prior to that invoice. For example: In order for us to provide a correct and current November invoice we would need to have the eligibility changes in our office by October 10th. Eligibility changes received after the 10th would show as retroactive adjustments on the December invoice.

Related billing issue: Evidence of Insurability (EOI).

If you have an employee who elects an initial benefit amount of insurance greater than the guaranteed issue amount, or who enrolls as a late entrant, he or she will need to provide EOI. 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.



To find and download the appropriate forms, log onto uhcfinancialprotection.com.



This is an overview of the Billing process; please refer to your Policy and the Billing Department for additional specifics surrounding this process.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; Unimerica Insurance Company; and certain products in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. Texas coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL-TX 4/5.

UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY.

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