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Circular Letter

January 8, 2015

TO: ALL PEMHCA HEALTH BENEFITS OFFICERS AND ASSISTANTS FOR CONTRACTING SCHOOL DISTRICTS AND PUBLIC AGENCIES

SUBJECT: 2015 HEALTH BILLING CUT-OFF DATES AND HOW PAYMENTS ARE APPLIED

Health Billing Cut-Off Dates

The purpose of this Circular Letter is to provide information to health benefits officers and other personnel staff on the 2015 health billing cut-off dates and how your payments are applied.

Please be aware, as your agency's health benefits officer, you are responsible for ensuring all health enrollment transactions are keyed and uploaded in my|CalPERS at my.calpers.ca.gov by 11:59 p.m. on the cut-off date for each billing month. You are also responsible for correcting and resubmitting any failed transactions returned to you. Any transactions, including corrections, you key after the cut-off date will appear on the following month's Health Premium Statement.

Attached to this circular letter, is a copy of the 2015 Health Billing Cut-Off Dates for contracting school districts and public agencies.

Payment Submission

Please follow these steps to ensure your payments are applied accurately and timely:

If ...	Then ...
Paying by check	Complete the Remittance Slip, found on the last page of your monthly Health Premium Statement and return with your payment.
Paying by Electronic Fund Transfer (EFT)	Log into my CalPERS at my.calpers.ca.gov and follow the prompts on the <i>Payment Summary</i> page.

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Health Billing Cut-off Dates, *Continued*

Under-payments

The *Total Payment Due* includes current *Receivable ID*, any past due *Receivable ID(s)*, and assessed interest from any prior delinquent month(s).

If you do not pay the full amount provided under *Total Payment Due* of your billing statement, CalPERS will apply the payment we receive to the current period only and not to any past due amounts.

If you want to have your payment applied to prior delinquencies, use the Remittance Slip and specify the *Receivable ID* to which your payment should apply. Unless you specify the *Receivable ID* to which your payment should apply, we will continue to assess interest on delinquent receivables.

When you provide the documentation that confirms a payment was received timely and in full, the interest will be reversed.

Over-payments

If you overpay the *Total Payment Due* amount when there is not a past due *Receivable ID*, the current *Receivable ID* will be paid and closed and credit will be applied to a future *Receivable ID*.

Key Points to Ensure Billing Accuracy

We strongly encourage you to reconcile your statements monthly to ensure they correctly reflect all enrollments for active employees and retirees. Reconciliation ensures you are accurately billed and that only eligible members are receiving benefits.

Below are helpful reminders for a successful reconciliation.

- Submit approved resolutions for contract changes timely.
 - Report health enrollment transactions accurately and timely to ensure they will be reflected on the statement. Retain *Health Benefits Plan Enrollment* and *Declaration of Health Coverage* forms on file for all employees.
 - Confirm health enrollment changes by reviewing the Monthly Employer Billing Roster in my|CalPERS.
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Health Billing Cut-off Dates, *Continued*

Key Points to Ensure Billing Accuracy *(continued)*

- Reconcile the monthly Health Premium Statement to the Monthly Employer Billing Roster to ensure coverage of eligible members only and the accuracy of their retirement system and medical group enrollment.
- Key permanent separation dates of members or deletion of dependents in my|CalPERS timely to receive the allowed maximum refund (6 months) of health premiums. For more information, refer to Circular Letter #600-215-05 at www.calpers.ca.gov.
- Pay the full amount of each statement including assessed interest and penalties timely. Any adjustments will appear on a subsequent statement.
- CalPERS must receive all payments by the 10th day of each month.
- Update the Health PA Billing contact type in my|CalPERS and select "Primary Contact" to ensure deliver of the monthly statement to the appropriate staff.

Questions

If you have any questions about this Circular Letter, please call our CalPERS Customer Contact Center at **888 CalPERS** (or **888-225-7377**).

ANTHONY SUINE
Interim Division Chief
Customer Account Services Division

Enclosure:

2015 Health Billing Cut-Off Dates, Contracting School Districts and Public Agencies