



**inshore**

**Employer Guide  
Dental and Vision**

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## 1. Carrier Partner Offerings Overview

Inshore Carrier Partner	Product Type	Group or Individual	Min. Par.	State Sold In	Participants Reside	Open Enrollment Available?	Waiting periods
<b>Ameritas</b>	Voluntary Dental	Group or Individual	1	Groups must be headquartered in AZ, CA, NV, and UT	<b>PPO:</b> Participants can live in any of the 50 states	Yes, on group's renewal date	12 months Major Services
<b>Delta Dental of CA</b>	Employer Sponsored and Voluntary Dental	Group Only	3	Groups must be headquartered in CA	<b>DHMO:</b> Participants must reside in CA  <b>PPO &amp; Premier:</b> Participants can live in any state	Yes, on group's renewal date	12 months Major Services on PPO & Premier plans only
<b>Delta Dental of CO</b>	Voluntary Dental	Group Only	2	Groups must be headquartered in CO	Participants can live in any of the 50 states	Yes, on group's renewal date	No Major Service waiting periods
<b>Guardian Dental</b>	Employer Sponsored and Voluntary Dental	Group or Individual	1	Groups must be headquartered in CA	<b>DHMO:</b> Participants must reside in CA  <b>PPO:</b> Participants can live in any of the 50 states	Yes, on group's renewal date  Individual plans renew every November 1	No Major Service waiting periods
<b>Humana</b>	Voluntary Dental	Group Only	2	Groups must be headquartered in CA	<b>DHMO:</b> Participants must reside in CA  <b>PPO:</b> Participants can live in any of the 50 states	Yes, on group's renewal date	12 months Major Services, PPO plan only
<b>VSP</b>	Voluntary Vision	Group or Individual	1	Available in all states	Available in all states	Yes, on group's renewal date	N/A
<b>VSP</b>	Employer Sponsored Vision	Group Only	3	Available in all states	Available in all states	Yes, on group's renewal date	N/A



## 2. Contact Information

### **Billing and Eligibility Questions** **Plan Changes, Renewal, and Information**

**Inshore**  
**c/o Pathian Administrators**  
Phone: (800) 786-6525  
Customer Service Hours:  
Monday - Friday | 8 a.m. to 5 p.m. (PT)  
Email: [inshore@pathianadministrators.com](mailto:inshore@pathianadministrators.com)

**Remit payments to:**  
Pathian Administrators  
PO Box 17791  
Denver, CO 80217-0768

### **Benefits and Claims Questions**

#### **Ameritas**

Customer Service: (800) 487-5553  
Customer Service Hours:  
Monday - Thursday | 5 a.m. to 10 p.m. (PT)  
Friday | 5 a.m. to 4:30 p.m. (PT)  
New Claims Fax: (402) 467-7336  
Website: [www.ameritas.com](http://www.ameritas.com)

#### **Delta Dental of California**

PPO Customer Service: (800) 765-6003  
Customer Service Hours:  
Monday - Friday | 5 a.m. to 5 p.m. (PT)  
DHMO Customer Service: (800) 422-4234  
Customer Service Hours:  
Monday - Friday | 5 a.m. to 6 p.m. (PT)  
Website: [www.deltadentalins.com](http://www.deltadentalins.com)

#### **Delta Dental of Colorado**

Member Services: (800) 610-0201  
PPO Dental Claims Address:  
PO Box 173803, Denver, CO 80217-3803  
Website: [www.deltadentalco.com](http://www.deltadentalco.com)

#### **Guardian**

HMO Member Services: (888) 482-7342  
PPO Member Services: (800) 541-7846  
PPO Dental Claims Address:  
PO Box 981572, El Paso, TX 79998-1572  
Website: [www.guardianlife.com](http://www.guardianlife.com)

#### **Humana**

PPO Member Services: (800) 233-4013  
Customer Service Hours:  
Daily | 5 a.m. to 2 p.m. (PT)  
  
DHMO Member Services: (877) 873-2241  
Customer Service Hours:  
Daily | 5 a.m. to 2 p.m. (PT)  
Website: [www.humana.com](http://www.humana.com)

#### **Vision Service Plan (VSP)**

Customer Service: (800) 877-7195  
Customer Service Hours:  
Monday - Friday | 5 a.m. to 8 p.m. (PT)  
Saturday | 7 a.m. to 8 p.m. PST  
Sunday | 7 a.m. to 7 p.m. PST  
Website: [www.vsp.com](http://www.vsp.com)

## 3. Employer Eligibility

### **Employer Eligibility Waiting Periods**

The eligibility, or waiting, period for a new hire is the period of time between the employee's date of hire and the employee's eligible date to enroll, or decline participation, in the plan. Effective dates are always the first of the month following the group's selected eligibility/waiting period.

Employers can choose one of the following eligibility/waiting periods for all employees or two if they have different waiting periods for different classes. The classes must be defined in our system.

First of the month following:

- Date of hire (DOH)
- 30 days or 1 month
- 60 days or 2 months
- 90 days or 3 months

**Important Note:** Employers can only change their eligibility/waiting period once in a 12-month period. This change must be requested in writing from Group Administrator, Company Owner or Officer, or their Broker of Record. The change must be in place before a new hire is hired, otherwise, the original eligibility/waiting period applies.

### **Dental Benefit Waiting periods**

Ameritas, Delta Dental of CA, and Humana have a 12-month waiting period on Major Services on some plans. This means a member cannot access Major services until 12-months have passed from the member's enrollment effective date. Waiving the Major Services waiting period is available for initial enrollees only. Delta Dental of CA and Ameritas Dental may waive the 12-month waiting period on Major Services if the member can provide proof of 12 months of continuous prior dental coverage.

### **Employer Sponsored Dental and Vision**

For the employer sponsored VSP plan, there are four employer contribution options. The group must choose one option at initial enrollment. Contribution and participation must match.

1. VSP participation and contribution matches employer-sponsored medical plan participation exactly.
2. VSP participation and contribution matches employer-sponsored dental plan participation exactly.
3. VSP participation is 100% employer paid, and all eligible employees and all eligible dependents are enrolled.
4. VSP participation is 100% employer paid, and all eligible employees and no dependents are enrolled.

There are no minimum contribution requirements on the employer sponsored dental plans. Employers are responsible for paying the group's monthly invoice and must pay a percentage of the employee's premiums.

### **Voluntary Dental and Vision**

There are no minimum contribution requirements on the voluntary plans. Employers can contribute 0% - 100%.

## 4. Carrier and Participation Requirements

Each carrier has its own minimum participation requirements, plan offerings, and locations that groups and members can reside. Below is an overview of these requirements followed by a bit more detail of each carrier.

### **Voluntary Chart Overview**

Inshore Carrier Partner	Product Type	Group or Individual	Minimum Enrollment
Ameritas Dental	PPO	Group and Individual	1
Delta Dental of CA	DHMO <sup>1</sup> and PPO	Group Only	3
Delta Dental of CO	PPO	Group only	2
Guardian Dental	DHMO and PPO	Group and Individual	1
Humana Dental	DHMO and PPO	Group Only	2
VSP Vision	Employer Sponsored	Group Only	3
VSP Vision	Voluntary Vision	Group and Individual	1

### **Voluntary Ameritas Dental**

- ONE or more employees are required to be enrolled at all times.
- This plan is available to groups headquartered in AZ, CA, NV, and UT. Employees can live in any state.
- Ameritas will waive the 12-month Major Services waiting period, if proof of 12-months of continued prior dental coverage is provided. A prior carrier bill or the enrollees ID card are required. Available for initial enrollees only.

### **Employer Sposored or Voluntary Delta Dental of California**

- THREE or more employees are required to be enrolled at all times.
- This plan is available to groups headquartered in CA. Employees can live in any state for PPO, CA only for DHMO.
- The DeltaCare DHMO can be dual optioned with one PPO plan. PPO residents may live in any state. DHMO members must reside in CA. A minimum of THREE employees enrolled is required under each elected option.
- Delta Dental of California will waive the 12month Major Services waiting period if proof of 12-months of continued prior dental coverage is provided. A prior carrier bill or the enrollees ID card are required. Available for initial enrollees only.

### **Voluntary Delta Dental of Colorado**

- TWO or more employees are required to be enrolled at all times.
- This plan is available to groups headquartered in CO. Employees can live in any state.
- No Major Services waiting period.

### **Voluntary Guardian Dental**

- ONE or more employees are required to be enrolled at all times.
- This plan is available to groups headquartered in any state. Employees can live in any state.
- No Major Services waiting period.

### **Voluntary Humana Dental**

- TWO or more employees are required to be enrolled at all times.
- Group can elect up to all four dental plans.
- This plan is available to groups headquartered in CA. Employees can live in any state for PPO, CA only for DHMO.
- Humana will waive the 12-month Major Services waiting period, if proof of 12-months of continued prior dental coverage is provided. A prior carrier bill or the enrollees ID card are required. Available for initial enrollees only.

### **Employer Sponsored VSP**

- THREE or more employees are required to be enrolled at all times.
- Only one plan can be selected per group.
- The employer is required to choose one of the following participation requirement options:
  1. VSP participation and contribution matches employer-sponsored medical plan participation exactly, **OR**
  2. VSP participation and contribution matches employer-sponsored dental plan participation exactly, **OR**
  3. VSP participation is 100% employer paid and all eligible employees and all eligible dependents are enrolled, **OR**
  4. VSP participation is 100% employer paid and all eligible employees and all eligible dependents are enrolled.
  5. Voluntary VSP: One or more employees are required to be enrolled at all times. One or more plans can be selected per group.

## **5. Enrollee Enrollment Guidelines**

### **Eligibility and Enrolling**

#### **Eligible Employee**

An eligible employee is an active, full-time employee who meets the participation requirements stated in the “Carrier and Participation” section, is working at least 30 hours per week, and is paid a salary, wages, or earnings from which federal and state tax and Social Security deductions are made. Partners and proprietors actively engaged in the business on a full-time basis and who meet the carrier and participation requirements are eligible.

If the employer wishes to cover part-time employees who work at least 20 hours per week, he or she may do so, but only as long as the group meets the carrier and participation requirements outlined in this guide.

### **Enrolling New Employees - Please Use Employee Enrollment Form**

A new employee must complete an Employee Enrollment Application. Pathian must receive the fully completed application within 30 days of the employee’s eligible effective date. The eligible effective date is the first of the month following the group’s imposed new hire waiting period.

A late enrollee is an employee who has submitted their Enrollment Application more than 30 days after their eligible effective date. These employees must have a qualifying event to enroll at a later date and provide proof of the qualifying event. Otherwise, the employee will not be eligible for coverage until the group’s open enrollment period. (See Qualifying Events or Open Enrollment guidelines later in this document.)

Applications with missing information are considered incomplete and will be returned to the agent or group administrator that submitted it to gather all the required information. In these cases, we will use the date that we receive the fully completed application to determine the coverage effective date. Pathian must receive the fully completed application within 30 days of the employee’s eligible effective date.

### **Enrolling Rehired Employees**

- If an enrolled employee’s employment ends and the employee is later rehired, certain restrictions apply.
- If the employee is rehired within 30 days of termination date, coverage will resume with no lapse upon our receipt of a written request from the employer group administrator. The group is responsible for notifying us immediately if an employee is rehired and will be continuing coverage.
- If the employee is rehired more than 30 days after the termination date, the employee is considered a new employee, subject to applicable group-imposed waiting periods and must complete a new Employee Enrollment Application.

### **Coverage Effective Dates for New Employees**

We will determine the coverage effective date for new employees based on:

- The date of hire.
- An employer-imposed waiting period.
- The date we receive the fully completed application.

Phone: (800) 801-2300 | Fax: (800) 609-0111 | Email: [inshore@pathianadministrators.com](mailto:inshore@pathianadministrators.com) | Website: [inshorebenefits.com](http://inshorebenefits.com)

## Effective Dates

Effective dates are first of the month following the group's new hire waiting period or first of the month following the employee's qualifying event. Completed applications must be received at Pathian within 30 days of the eligible effective date.

**EXAMPLE 1:** If the date of hire is on the 1st day of the month (and if the group has a 30-day waiting period for new hires) and if the fully completed application is received within time.

Example 1	
Group's waiting period is the 1st of the month following one month (30 days).	Date of hire is the 1st of the month. Employee submits application before eligibility date and/or within 30 days of eligibility date.
Hire date	4/1/2020
Eligibility date	5/1/2020
Date completed application received	4/1/2018 - 6/15/2020
Effective date	5/1/2020

**EXAMPLE 2:** If the date of hire is on the 1st day of the month (and if the group has a zero day waiting period) and if the fully completed application is received within time frame.

Example 2	
Group's waiting period is the 1st of the month following date of hire.	Date of hire is the 1st of the month. Employee submits application before eligibility date and/or within 30 days of eligibility date.
Hire date	4/1/2020
Eligibility date	4/1/2020
Date completed application received	4/1/2018 - 5/15/2020
Effective date	4/1/2020

**EXAMPLE 3:** If the date of hire is a date during the month (and if the group has a 30-day waiting period for new hires) and if the fully completed application is received **before** the employee's waiting period is over, the effective date will be the first day of the month following receipt of the fully completed application and **after** the waiting period is met.

Example 3	
Group's waiting period is the 1st of the month following one month (30 days).	Employee submits application before eligibility date.
Hire date	4/10/2020
Eligibility date	6/1/2020
Date completed application received	4/10/2018 - 7/15/2020
Effective date	6/1/2020



**EXAMPLE 4:** If the date of hire is a date during the month (and if the group has a 30-day waiting period for new hires) and if the fully completed application is received **after** the employee's eligibility date, but **within** 30-days of the eligibility date, the effective date will be the first of the month following the completion of the group-imposed waiting period.

Example 4	
Group's waiting period is the 1st of the month following one month (30 days).	Employee submits application after eligibility date but within 30 days of eligibility date.
Hire date	4/10/2020
Eligibility date	6/1/2020
Date completed application received	6/1/2018 - 7/15/2020
Effective date	6/1/2020

**EXAMPLE 5:** If the date of hire is a date during the month (and if the group has a 30-day waiting period for new hires) and if fully completed application is received more than 30 days after the employee's eligibility date, the applicant will be considered a late enrollee. The effective date will be delayed until the group's open enrollment or upon the first of the month following an approved qualifying event in the future. A new fully completed enrollment form will be required at open enrollment to enroll, if open enrollment is more than 60 days in the future from the signature date of the currently received application.

Example 5	
Group's waiting period is the 1st of the month following one month (30 days).	Employee submits application more than 30 days after eligibility date.
Hire date	4/10/2020
Eligibility date	6/1/2020
Date completed application received	7/16/2020 or later
Effective date	Group's next open enrollment date or upon first of the month following approved qualifying event date. (A new, more currently dated application may be required at open enrollment, if open enrollment is more than 60 days past signature date).

### **Group New Hire Waiting Periods**

A group can only change their New Hire waiting period once in a 12-month period. This change must be requested in writing from a Group Administrator, Company Owner or Officer, or their Broker of Record. Refer to the waiting period section for further detail.

### **Declinations / Waivers**

New employees, or dependents, who do not elect coverage when eligible, or existing employees who choose to end coverage, must have (and provide proof of) a qualifying event to enroll at a later date, or must wait until the group's open enrollment period.

### Eligible Dependents

An eligible employee may enroll his/her eligible dependents. Dependent coverage is available to:

1. Lawful spouse
2. Registered domestic partner
3. An employee's spouses or registered domestic partner's child under age 26.
  - Natural Child
  - Newborn child (must be enrolled by age 2 or 4, depending on carrier. See chart below for details).
  - Stepchild
  - Legally adopted child
  - Ward of a permanent Legal Guardian
4. Disabled dependent child who, at the time of becoming age 26, is incapable of self-sustaining employment by reason of a physically or mentally disabling injury, illness or condition, and is chiefly dependent on the subscriber for support and maintenance (a disabled dependent may be eligible for benefits beyond his or her 26th birthday). The employee is required to submit certification by a physician of the dependent child's condition.

To be eligible for coverage as a dependent, that individual must be listed on the employee's enrollment form. It is the employee's responsibility to inform the group administrator of any change in status of his/her dependents. Eligible dependents also must meet the participation requirements as outlined in this guide. If the enrolling employee does not elect to cover their dependents, then dependents may not enroll later unless there is a qualifying event. Dependent children may remain on this plan to age 26.

The application for coverage for a dependent must be received by Pathian within 30-60 days of the eligibility date. See below for guidelines. Coverage will be effective beginning on the 1st of the month following the qualifying event.

### Enrolling Eligible Dependents Chart Overview

Type of Dependent	Application for coverage or declining coverage must be received:	And must include (if requesting coverage):
<b>New spouse or new domestic partner</b>		
Coverage will begin on the 1st of the month following the qualifying event date.	Within 60 days of new marriage or new domestic partner registration	Employee Enrollment Form <b>or</b> Employee Change Form
<b>Newborn child</b>		
Coverage will begin on the 1st of the month following receipt of application, if received within the rules of the following carrier guidelines.	Newborn children can enroll at any time between the ages of birth and: <ul style="list-style-type: none"> <li>• <b>Ameritas Dental</b> by 2 years old.</li> <li>• <b>Delta Dental</b> by 4 years old</li> <li>• <b>Humana Dental</b> by 2 years old.</li> <li>• <b>Vision Service Plan</b> by 4 years old.</li> <li>• <b>Guardian</b> requires newborn to be enrolled within 30 days of birth.</li> </ul>	Employee Enrollment Form <b>or</b> Employee Change Form
<b>Adopted child</b>		
Coverage will begin on the 1st of the month following receipt of application.	Within 60 days of date of adoption.	Employee Enrollment Form or Employee Change Form; <b>and</b> legal evidence of authority to control the health care needs of the child.
<b>Stepchild</b>		
A child of subscriber's spouse or registered domestic partner.	Within 60 days of marriage or domestic partnership registration.	Employee Enrollment Form

Ward of a permanent legal guardian		
A dependent child of employee or the employee's enrolled spouse/domestic partner who is named the permanent legal guardian by a final court decree or order will be considered an eligible dependent child, subject to all rules and age limitations that apply to an eligible dependent child.	Within 60 days of issuance of the final court decree or order of legal guardianship (or, if specified, within the time frame indicated in such court decree or order).	Employee Enrollment Form <b>and</b> Letter of Guardianship Form from the court, showing the filing date and court seal.

## 6. Renewal and Open Enrollment

**Please use applicable Employee Enrollment Form, Change Form, or Termination Form**

As of January 1, 2021, new groups have an anniversary Renewal and Open Enrollment Period. This means that both the group and their agent of record will receive a renewal notice 60-90 days before their renewal date. This is also the time that a members of the group can make available plan changes or eligibility changes to be effective on the renewal date. If the group is not sure when their renewal date is, they can contact Pathian for that date.

**Note:** Groups are allowed only one open enrollment in a twelve-month period.

**Open Enrollment:** This is the time for Employer's to make plan changes and/or allow all employees and/or their eligible dependents that previously enrolled or waived coverage to now waive or enroll in coverage, or update information.

Requirements include:

- 1) A cover letter from the Employer stating the requested effective date of the group's Open Enrollment Period and that date will be noted in billing administration system.
- 2) Employee Enrollment Form – for new member enrollments
- 3) Termination Form – for members or dependents waiving coverage
- 4) Change Request Form – to update any contact information or dependent information

These forms should accompany the Employer's cover letter and each form should be clearly marked as "Open Enrollment" for their Qualifying Event.

During Open Enrollment, a group can submit their cover letter and forms up to 30 days prior to their requested open enrollment date and the 30 days after. For example, if a group elects to have an Open Enrollment on January 1, they can submit their cover letter and applicable forms between December 1 and January 31 to be effective January 1.

For new dental enrollments, proof of twelve months of prior coverage, along with effective date and end date of prior coverage, is required to waive any major waiting periods. Carriers require no lapse between coverages and enrolling members and their enrolling dependents must have been covered continuously for the prior twelve months.

## 7. Eligibility Changes

### **Change of Name, Address, Email, Phone, or Contact Person**

Employers, who have a company name change, relocate or have a change of billing or physical address, change of phone number or contact person; must notify via email by the Group Administrator, Company Owner or Officer, or their Broker of Record.

### **Change of Employee and/or Dependent Status**

Employees wishing to add dependents may do so, provided that the participation requirements outlined in this guide are met. Employees must complete the Inshore Change Form and submit it to Pathian.

## 8. Terminating Members

Employees who terminate employment are contractually entitled to coverage through the last day of the month in which they last worked on a full-time basis. For example, an employee who terminates employment on June 5th is entitled to coverage through June 30th. Premiums are to be paid for the last month of coverage for any such employee.

**Please complete Inshore Termination Form**

**Rule for Terminating Members:** Request to term a member and/or dependent must be received within 30 days of termination. Termination dates will be effective as of the last day of the month following termination date and receipt date of termination notification. For example, all terminations dates will be effective the last day of current month or immediate prior month. Inshore will not allow a premium credit for more than one month's premium. Terminations will appear on the following month's invoice.

**Important Note:** Submit completed Inshore Termination Form directly to the administrator and not with the premium payment. If you do, terminations may not be processed because they will go the premium payment lockbox, not directly to administrator.

Employee termination date examples	Example 1	Example 2
Last day worked	4/3/2020	4/3/2020
Requested date of employee/dependent cancellation	5/1/2020	5/1/2020
Request to cancel received at Pathian	4/2/2020- 5/31/2020	6/1/2020 or later
Effective date of cancellation	4/30/2020	Last day of month of which term is received

**Important Note:** Terminating an active employee is permitted only if the employer continues to maintain the minimum participation requirements outlined in the section entitled "Carrier and Participation" Requirements.

### **COBRA and State Continuation of Benefits Participation**

The Consolidated Omnibus Budget Reconciliation Act (COBRA) requires employers with 20 or more employees to offer certain employees and dependents Federal continuation of benefits beyond normal coverage termination dates. Employers with 2 to 19 employees may be similarly required to offer employees coverage under their State's law for continuation of benefits coverage.

Generally, covered employees and their covered dependents may become eligible for continuation coverage under COBRA or State guidelines due to such qualifying events as a reduction of work hours, termination of employment, divorce, legal separation, death, loss of dependent status, or Medicare eligibility. There are certain actions employers must take in order to comply with continuation of benefits coverage, as applicable.

Timely notification of terminations is required to ensure that coverage does not extend beyond the month when the termination occurred and to comply with Federal COBRA notification requirements or State Continuation notifications, as applicable. When notification is delayed, we are unable to cancel coverage in a timely manner, which results in continued coverage for ineligible employees and dependents.

If your group is Federal COBRA eligible, employees who elect to continue coverage under COBRA must still be canceled from the plan via a termination form. It is the employer's responsibility to notify the employees of their termination of coverage and of any rights to continue coverage. If the employee elects COBRA, a newly completed change form is required to get them properly enrolled as a COBRA member. These members will be billed on the employer's invoice.

If your group is State Continuation (or State COBRA) eligible, and if your state guidelines require that the employer is responsible for employee notifications, employees must still be canceled from the plan via a termination form. It is the employer's responsibility to notify the employees of their termination of coverage and of any rights to continue coverage. If the employee elects State Continuation (or State COBRA), a newly completed change form is required to get them properly enrolled as a State Continuation (or State COBRA) member. These members will be invoiced on the employer's bill.

If your group is State Continuation (or State COBRA) eligible, and if your state guidelines require that the carrier/administrator is responsible for employee notifications, employees must still be canceled from the plan via a termination form. On the termination form, if the "State" box is checked, Pathian will send out a State continuation (or State COBRA) offer to employees residing in any of the applicable states. The State Continuation (or State COBRA) notification will be sent directly to the employee's last known address or the address on the termination form if provided. These members will be billed directly at their home address.

Employees enrolled in the plan who choose to end coverage for themselves and/or their dependent(s) must have a qualifying event (and provide proof of it) or wait until the group's open enrollment to re-enroll in coverage at a later date.

Employees who worked on the first of the month are eligible for coverage through the end of that month.

## **9. Terminating a Group**

Request to terminate a group must be received by the administrator within 30 days of requested termination effective date. The request to terminate a group's coverage can be made via email and must be submitted by the Group Administrator, Company Owner or Officer, or their Broker of Record. All terminations dates are as of the last day of the month.

Groups are subject to cancellation for non-payment if premium is not received by the last day of the month it is due.

## **10. Billing Cycle, Premiums, Fees, and Payment Options**

### **Billing Cycle**

You will receive a monthly invoice from Pathian that includes the due date, total premium due, past due amounts, any applicable fees, listing of those enrolled in the plan(s), enrollment tier, and a listing of any adjustments (e.g. eligibility changes, new hires, terminations).

Bills are generated in advance for the following month and payments are due the 1st of the month. Employees are not eligible for benefits until the premium due is received and processed by the administrator. Payments and/or eligibility changes received after the 5th of the prior month will not appear on the invoice. A late fee will be added if payment is not received by the 15th of the billed month. (For example, payment for the March premium is due March 1st and a late fee will be assessed if payment is not received by March 15th. Coverage is subject to cancellation if premium is not received by the March 31st.) It is the employer's responsibility to make payment regardless of whether or not you receive a bill.

**Important Note:** The group is responsible for checking the accuracy of each invoice and for notifying the billing administrator immediately of any discrepancies. It is important that the group pay the full amount of the premium listed on the invoice.

### **Payment Options**

Premiums payments can be made via Check or Auto-draft (ACH). Many Inshore groups pay via ACH since it is faster processing and more efficient than reconciling checks. This prevents potential late fees, keeps processing and administrative fees low, and reduces the amount of paper and time.

If paying by check, please remit payment to address identified on the invoice. Please allow at least five business days for mailing time when making your monthly payment. All checks must include the Billing Division number as it appears on the billing statement. Payment is delayed when the group number is not listed on the check.



To sign up for ACH or Auto-draft, please complete the ACH Authorization form posted at [www.inshorebenefits.com](http://www.inshorebenefits.com).

**Important Note:** Subject to the grace period, the billing administrator must receive your group's payment on or before the due date shown on the invoice, or the premium will be considered late. Subject to the grace period, your group policy is subject to termination if your premium is considered late. Please allow at least five days for mailing time when making your monthly payment.

#### **Fees**

The employer is responsible for the payment of any fees that appear on the monthly invoice. The administration fee (if applicable) appears on each invoice and covers, including, but not limited to: the cost of billing, premium collection and reconciliation, insurance record maintenance, and more.

#### **Late Payment**

Premiums are considered late if they are not received by the billing administrator by the 15th of the current month. A Late Fee will be charged for late remittance of premium.

#### **Not-Negotiable Checks**

Checks returned by the bank for insufficient funds, stop-payment, missing signature, or any other reason for which the bank would deem a check not-negotiable. This will be treated as though no premium payment was received. A handling fee will be charged for all not-negotiable checks.

#### **Non-payment of premiums due may result in cancellation of coverage**

If premium payment is not remitted on time, your policy may be terminated, effective as of the last day through which premiums have been paid. Failure to make your premium payment does not meet the notification requirements for canceling your coverage. You are required to pay premiums during your group's final month of coverage.

**Important Note:** Please allow at least five business days for mailing time when making your monthly payment.

## **11. Billing Division Number vs. Carrier Group Number**

#### **Billing Division Number**

Your division number is your billing reference number with Inshore's Third Party Billing Administrator, Pathian. It is only used for billing purposes and the carriers will not recognize it. The division number is listed on each invoice.

#### **Carrier Group Number**

Your Inshore carrier's (Ameritas, Delta Dental, or Humana) group number is the identifier for your coverage with that Inshore carrier partner. When contacting your Inshore carrier about your benefits or claims, please reference the Inshore carrier's group number.

## **12. Benefit Summaries, Certificates, and ID Cards**

#### **Benefit Summaries and Certificates of Coverage Initial Enrollment**

At inception, enrolled employees will receive a Certificate of Coverage and Benefit Summary. This is distributed to the group administrator at initial enrollment for distribution to enrollees. Benefits Summaries and Certificates of Coverage are located at [www.inshorebenefits.com](http://www.inshorebenefits.com).

#### **Ongoing**

Should any changes take place, updated benefit summaries and Certificates of Coverage will be distributed to the Group Administrator for employee distribution. Benefits Summaries and Certificates of Coverage are located at [www.inshorebenefits.com](http://www.inshorebenefits.com).

#### **ID Cards**

Each carrier approaches providing their members' access to care via ID cards and/or providing members direct access to their system. Here is how each carrier handles ID cards:

Inshore Carrier Partners	Provides Paper ID Cards?	In Lieu of ID Cards
Ameritas	Yes	Members and providers may call to verify eligibility and benefits.
Delta Dental of CA - HMO	Yes	Members and providers can call customer service to verify benefits. Members can register online at member portal to access and print digital ID card.
Delta Dental of CA - PPO	No	Providers have direct carrier system access to verify benefits. Members can print from member portal.
Delta Dental of CO	Yes	Members can print an ID card on carrier website.
Guardian Dental	No	Members can print an ID card on carrier website.
Humana	No	Members can print from member portal.
VSP - Employer Sponsored	No	Providers have direct carrier system access to verify benefits. Members can print from member portal.
VSP - Voluntary	No	Providers have direct carrier system access to verify benefits. Members can print from member portal.

## 13. Forms and Supplies

You can view or print forms from our website at [inshorebenefits.com](https://inshorebenefits.com). All forms, carrier materials, and benefit related documents are maintained at [inshorebenefits.com](https://inshorebenefits.com). Please access this site for all [Inshore](https://inshorebenefits.com) related materials.