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</table>

**Note:** The examples in this guide are hypothetical and are used for illustration only. Your invoices and reports may have a slightly different appearance than those shown in this guide.
INTRODUCTION
Introducing Your Invoice and Standard Reports

On the following pages, you will find information about each section of your invoice. Included is a sample of each report with detailed descriptions of the information on the report.

Definitions for terminology related to your invoice may be found in the Glossary at the end of this guide.

*Please keep this guide in a convenient location for all those involved in processing invoices.*

**Important Payment Instructions**

Please send your payment and the invoice remittance stub from the bottom of the invoice each time you make a payment.

If you use the window envelope included with the invoice, the correct address will show through from the invoice remittance stub.

If your company prints its own envelopes, be sure to make note of the Remit To address from the remittance stub.

Sending your payments to any other address will delay processing.

**Electronic Billing is Available**

Instead of receiving paper bills, you can view your billing information and pay your health care coverage premium online.
AN OVERVIEW OF
Your Billing Package

Your Billing Package includes an Invoice Summary plus four standard reports.

**Invoice Summary**
Represents the total premium charges due for the current billing period, as well as any outstanding balances from previous billing periods for all products billed.

**Premium Summary Report**
Shows a summary of current enrollees (by contract type and product) that are active at the start of the coverage period.

**Member Activity Report**
Shows all additions, terminations, and changes for the current, prior, and future coverage periods.

**Retroactive Rate Change Summary Report**
Provides detail on any rate change by product.

**Additional Items Report**
Reflects any miscellaneous charges.

One optional report is also available:

**Member Rate Details**
Summarizes members and premiums for enrollees that are active at the end of the coverage period. This report is included in your initial bill package. If you no longer want to receive this report, contact your Billing Specialist.
These are examples of reports generated about your health care coverage. These reports may be included with your invoice. Please use the descriptions and explanations in the pages that follow as a guide to understanding and interpreting the data.
Your Invoice

The Regular Invoice Summary represents the total charges due for the current period as well as any outstanding balances from previous billing periods.

1. This area contains information regarding your organization (client), invoice number, and date information.

2. In addition to stating the last bill amount and payments received, this section reflects your Balance Forward.

3. This section lists a summary of all charges or credits associated with the current billing period.

4. Remittance stub (front).
   
   **Important Information: Submitting Payments**
   
   Please submit your payment and the original remittance stub in the return envelope provided.

5. Remittance stub (reverse side).

6. Identifies your contact information. Send your enrollment activity changes to this address.

   Remit To:
   
   XXXXXXXX XXXXXXXXX
   PO BOX XXXXXX
   ANYTOWN, STATE XXXXX-XXXX

   REMITTANCE STUB REVERSE SIDE
# REGULAR INVOICE SUMMARY

<table>
<thead>
<tr>
<th>Bill Account Number: 2732500002</th>
<th>Invoice Number: 140423653651</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill Account Name: JAM Invoice Example 1</td>
<td>Invoice Month(S): May 20XX</td>
</tr>
<tr>
<td>Client Number: 273259</td>
<td>Prepared Date: 04/23/20XX</td>
</tr>
<tr>
<td>Client Name: JAM Invoice Example 1</td>
<td>Payment Due Date: Due Immediately</td>
</tr>
</tbody>
</table>

**Prior Billing Information**
- Last Bill Amount: $3,698.00
- Payments Received Through 04/22/20XX: $0.00
- Balance Forward: $3,698.00

**Current Charges**
- Premium Summary: $2,649.00
- Member Activity Processed Through 11/12/20XX: $1,630.00
- Retroactive Rate Change Summary: $1,600.00
- Additional Items: ($25.00)
- Total Current Charges: $5,854.00

**Total Due:** $9,552.00

---

MAKE CHECK PAYABLE TO XXXXXXX XXXXXXXXXX
See page 2 for remittance address

**AMOUNT PAID**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
</table>

**INVOICE NUMBER:** 140423653651
**BILL ACCOUNT NUMBER:** 2732500002

JAM Invoice Example 1
James Smith
123 Main St
Anytown, State XXXXX

**INVOICE MONTH(S):** May 20XX
**PAYMENT DUE DATE:** Due Immediately
**TOTAL AMOUNT DUE:** $9,552.00

DO NOT WRITE BELOW THIS LINE

REMITTANCE STUB FRONT SIDE
STANDARD REPORTS

Premium Summary Report

The Premium Summary Report is a summary of current enrollees that are active at the start of the coverage period. A grand total is included at the end of the report to show the total current premium for all members.

- If your company has more than one group number, data is reported separately for each group.

- This area shows the member name and member ID.

- Lists the total contract count and corresponding premium for each group, broken down by product.

**Note:** Information on the Premium Summary Report is organized by Group Number, then by Product. Additional sort options may be available. Contact your Billing Specialist for more information.
STANDARD REPORTS (Continued)

Member Activity Report

The Member Activity Report shows all additions, terminations, and changes for the current, prior, and future coverage periods. A grand total is included at the end of the report to show the total premium for retroactive and current activity changes.

<table>
<thead>
<tr>
<th>Member Name</th>
<th>Member ID</th>
<th>Product</th>
<th>Activity Type</th>
<th>Effective Date</th>
<th>Retroactive Premium</th>
<th>Current Premium</th>
<th>Amount Due</th>
<th>Member Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group: 77781166 Activity Type: Add</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BENEFITS, BEN</td>
<td>77781166</td>
<td>PPO</td>
<td>Add</td>
<td>06/01/20XX</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>CARDBOARDER, CHARLIE</td>
<td>77781166</td>
<td>PPO</td>
<td>Add</td>
<td>05/01/20XX</td>
<td>0.00</td>
<td>768.00</td>
<td>768.00</td>
<td>768.00</td>
</tr>
<tr>
<td>HESSON, PAM</td>
<td>77781166</td>
<td>PPO</td>
<td>Add</td>
<td>04/01/20XX</td>
<td>425.00</td>
<td>425.00</td>
<td>425.00</td>
<td>425.00</td>
</tr>
<tr>
<td>Activity Type: Term</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GOODWIN, JANE</td>
<td>77781166</td>
<td>PPO</td>
<td>Term</td>
<td>05/01/20XX</td>
<td>0.00</td>
<td>(352.00)</td>
<td>(352.00)</td>
<td>(352.00)</td>
</tr>
<tr>
<td>Activity Type: Change</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HERRELL, EDWARD</td>
<td>77781166</td>
<td>PPO</td>
<td>Ch Term</td>
<td>05/01/20XX</td>
<td>0.00</td>
<td>(360.00)</td>
<td>(360.00)</td>
<td>(360.00)</td>
</tr>
<tr>
<td>Activity Type: Change</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group: 77781166</td>
<td>77781166</td>
<td>PPO</td>
<td>Ch Add</td>
<td>05/01/20XX</td>
<td>0.00</td>
<td>716.00</td>
<td>716.00</td>
<td>716.00</td>
</tr>
<tr>
<td>Member Activity Total:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$425.00</td>
<td>$1,101.00</td>
<td>$1,526.00</td>
<td></td>
</tr>
</tbody>
</table>

Note: Information on the Member Activity Report is organized by Group Number, Activity Type, and Member Name. Additional sort options may be available. Contact your Billing Specialist for more information.
Retroactive Rate Change Summary Report

The Retroactive Rate Change Summary Report provides detail on any rate change by product. A grand total of the difference between current rates and prior rates is shown at the end of the report.

### Retroactive Rate Change Summary

<table>
<thead>
<tr>
<th>Product</th>
<th>Member Name</th>
<th>Member ID</th>
<th>Rate Change Effective Date</th>
<th>Coverage Period Date(s)</th>
<th>Current Rate</th>
<th>Prior Rate</th>
<th>Rate Difference</th>
<th>Amount Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision</td>
<td>Moore, John</td>
<td>xxxxxxx011</td>
<td>03/01/20XX</td>
<td>03/01/20XX - 03/31/20XX</td>
<td>$250.00</td>
<td>$250.00</td>
<td>$100.00</td>
<td>$100.00</td>
</tr>
<tr>
<td>Vision</td>
<td>Smith, John</td>
<td>xxxxxxx022</td>
<td>04/01/20XX</td>
<td>04/01/20XX - 04/30/20XX</td>
<td>$300.00</td>
<td>$300.00</td>
<td>$100.00</td>
<td>$100.00</td>
</tr>
<tr>
<td>Vision</td>
<td>Brown, Jane</td>
<td>xxxxxxx033</td>
<td>05/01/20XX</td>
<td>05/01/20XX - 05/31/20XX</td>
<td>$200.00</td>
<td>$200.00</td>
<td>$100.00</td>
<td>$100.00</td>
</tr>
<tr>
<td>Vision</td>
<td>Johnson, Sue</td>
<td>xxxxxxx044</td>
<td>06/01/20XX</td>
<td>06/01/20XX - 06/30/20XX</td>
<td>$150.00</td>
<td>$150.00</td>
<td>$100.00</td>
<td>$100.00</td>
</tr>
</tbody>
</table>

Note: Information on the Retroactive Rate Change Summary Report is organized by Invoice Month/Invoice Number, Group Number, and Product.
Additional Items Report

The Additional Items Report reflects miscellaneous charges and fees, as applicable.

<table>
<thead>
<tr>
<th>Process Date</th>
<th>Group</th>
<th>Product</th>
<th>Description</th>
<th>Coverage Period</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Other Charges</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group: 1234501</td>
<td></td>
<td>Product: Vision</td>
<td>Miscellaneous Enrollment Premium Adjustment - Vision Charges</td>
<td>05/01/20XX - 05/31/20XX</td>
<td>$400.00</td>
</tr>
<tr>
<td>05/01/20XX</td>
<td></td>
<td>1234501</td>
<td>Vision</td>
<td>$400.00</td>
<td></td>
</tr>
<tr>
<td>Product: Vision</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group: 1234501</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group: 1234502</td>
<td></td>
<td>Product: PPO</td>
<td>Miscellaneous Enrollment Premium Adjustment - Medical Charges</td>
<td>05/01/20XX - 05/31/20XX</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>05/01/20XX</td>
<td></td>
<td>1234502</td>
<td>PPO</td>
<td>$1,000.00</td>
<td></td>
</tr>
<tr>
<td>Product: PPO</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group: 1234502</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Charges Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$1,400.00</td>
</tr>
</tbody>
</table>

Additional Items Total: $1,400.00
OPTIONAL REPORT

Member Rate Details

The Member Rate Details Report shows the members who are active at the end of the billing period. Members who were added during the period will be reflected on the report. Members who were terminated during the period will not be on the report. The total charges reported are a monthly estimate.

Note: The Member Rate Details Report will automatically be included in your initial bill package. If you no longer want to receive this report, contact your Billing Specialist.

---

<table>
<thead>
<tr>
<th>Member Name</th>
<th>Member ID</th>
<th>Product</th>
<th>Individual</th>
<th>Period Ending</th>
<th>Age</th>
<th>Tobacco Surcharge</th>
<th>Premium</th>
<th>Member Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENROLLEE, EDWARD</td>
<td>xxxxxx67830</td>
<td>PPO</td>
<td>ENROLLEE, EDWARD</td>
<td>04/30/20XX</td>
<td>49</td>
<td>N</td>
<td>$260.00</td>
<td>$260.00</td>
</tr>
<tr>
<td>GOODLINE, JANE</td>
<td>xxxxxx67840</td>
<td>PPO</td>
<td>GOODLINE, JANE</td>
<td>04/30/20XX</td>
<td>45</td>
<td>N</td>
<td>252.00</td>
<td>252.00</td>
</tr>
<tr>
<td>MEMBER, MARIE</td>
<td>xxxxxx67850</td>
<td>PPO</td>
<td>MEMBER, MARIE</td>
<td>04/30/20XX</td>
<td>6</td>
<td>N</td>
<td>$215.00</td>
<td>$215.00</td>
</tr>
<tr>
<td>SMITH, JOHN</td>
<td>xxxxxx67810</td>
<td>PPO</td>
<td>SMITH, JOHN</td>
<td>04/30/20XX</td>
<td>57</td>
<td>N</td>
<td>240.00</td>
<td>240.00</td>
</tr>
<tr>
<td>SUBSCRIBER, SUSAN</td>
<td>xxxxxx67820</td>
<td>PPO</td>
<td>SUBSCRIBER, SUSAN</td>
<td>04/30/20XX</td>
<td>34</td>
<td>N</td>
<td>207.00</td>
<td>207.00</td>
</tr>
</tbody>
</table>

Group: 07781166
Contract: 5

Premium Total: $1,869.00
Contract Total: $1,869.00
Reconciling Your Invoice Summary

PRIOR BILLING INFORMATION

1. The LAST BILL AMOUNT found on the current Invoice Summary equals the TOTAL DUE found on the previous Invoice Summary. (See the Previous Invoice Summary on the next page.)
2. The PAYMENTS RECEIVED THROUGH MM/DD/CCYY found on the current Invoice Summary is the total amount of payments received since the last invoice.
3. The BALANCE FORWARD is the difference between the LAST BILL AMOUNT and PAYMENTS RECEIVED THROUGH MM/DD/CCYY on the current Invoice Summary.

<table>
<thead>
<tr>
<th>BILL ACCOUNT NUMBER: 2732350002</th>
<th>INVOICE NUMBER: 140423053651</th>
</tr>
</thead>
<tbody>
<tr>
<td>BILL ACCOUNT NAME: JAM Invoice Example 1</td>
<td>INVOICE MONTH(S): May 20XX</td>
</tr>
<tr>
<td>CLIENT NUMBER: 273235</td>
<td>PREPARED DATE: 04/23/20XX</td>
</tr>
<tr>
<td>CLIENT NAME: JAM Invoice Example 1</td>
<td>PAYMENT DUE DATE: Due Immediately</td>
</tr>
</tbody>
</table>

Prior Billing Information

- Last Bill Amount: $3,698.00
- Payments Received Through 04/22/20XX: $0.00
- Balance Forward: $3,698.00

Current Charges

- Premium Summary: $2,649.00
- Member Activity Processed Through 11/12/20XX: $1,630.00
- Retroactive Rate Change Summary: $1,600.00
- Additional Items: ($25.00)

Total Current Charges: $5,854.00

Total Due: $9,552.00
Reconciling (Continued)

<table>
<thead>
<tr>
<th>Prior Billing Information</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Last Bill Amount</td>
<td>$1,849.00</td>
<td></td>
</tr>
<tr>
<td>Payments Received Through</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Balance Forward</td>
<td>$1,849.00</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Current Charges</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Summary</td>
<td>$1,849.00</td>
<td></td>
</tr>
<tr>
<td>Total Current Charges</td>
<td>$1,849.00</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Due</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$3,698.00</td>
<td></td>
</tr>
</tbody>
</table>
Reconciling (Continued)

CURRENT CHARGES

4. The PREMIUM SUMMARY line is the total premium charges at the start of the current coverage period, based on the number of members for each product type. This is the Premium Total found on the Premium Summary Report.

5. The MEMBER ACTIVITY line is the total premium charges reflecting activity changes processed since the last invoice. This is the Member Activity Total on the Member Activity Report.

Example: Last bill cutoff was 04/04/20XX. Member activity processed between 04/05/20XX and 05/04/20XX will be reflected in the June 20XX invoice.

6. The RETROACTIVE RATE CHANGE SUMMARY is the total amount of charges or credits due to a rate change that impacts prior premium charges. This total is the Retroactive Rate Change Summary Total found on the Retroactive Rate Change Summary Report.

7. ADDITIONAL ITEMS is the total amount of charges found on the Additional Items Report.

8. The TOTAL CURRENT CHARGES is a subtotal of the listed CURRENT CHARGES. (See current Invoice Summary below and equation on the next page.)

9. The TOTAL DUE is the sum of the BALANCE FORWARD and Total Current Charges on the Invoice Summary. (See current Invoice Summary below.)

---

CURRENT INVOICE SUMMARY

JAM Invoice Example 1
James Smith
123 Main St
Anytown, State XXXXX

BILL ACCOUNT NUMBER: 2732350002
BILL ACCOUNT NAME: JAM Invoice Example 1
CLIENT NUMBER: 273235
CLIENT NAME: JAM Invoice Example 1

Prior Billing Information
Last Bill Amount $3,698.00
Payments Received Through 04/22/20XX $0.00
Balance Forward $3,698.00

Current Charges
Premium Summary $2,649.00
Member Activity Processed Through 11/12/20XX $1,630.00
Retroactive Rate Change Summary $1,600.00
Additional Items ($25.00)

Total Current Charges $5,854.00
Total Due $9,552.00

REGULAR INVOICE SUMMARY

P.O. Box XXXXXX
Anytown, State XXXXX
Phone (XXX) XXX-XXXX

INVOICE NUMBER: 140423053651
INVOICE MONTH(S): May 20XX
PREPARED DATE: 04/23/20XX
PAYMENT DUE DATE: Due Immediately

---

Important Information: Submitting Payments
Please submit your payment and the original remittance stub in the return envelope provided.
TOTAL CURRENT CHARGES EQUATION

This total can also be obtained by using the report totals and the following equation:

- Premium Summary (beginning figure on previous page)
- Member Activity
- Retroactive Rate Change Summary
- Additional Items

Total Current Charges
- Balance Forward

Total Due
**SMALL GROUP ADMINISTRATIVE GUIDE**

**Glossary**

**Activity Type**
References member activity, such as additions, terminations, and changes.

**Additional Items Report**
Standard report in the bill package that shows miscellaneous charges or adjustments.

**Adjustments**
Used to adjust the customer’s account to reflect debits/credits.

**Balance Forward**
Remaining balance from the previous billing period(s), including any refunds and/or adjustments.

**Base 5 Group Number**
The first five digits of the group number, which is the main number that defines a group assigned to a specific client. Used in reporting to identify groups with a common base number.

**Bill Account**
An account established for billing purposes that contains groups and products that share certain billing characteristics. At least one bill account is created for each client that is to receive a bill.

**Bill Account Number**
Billing system number used to identify a client’s specific bill account.

**Client**
An account which has purchased coverage.

**Client Number**
Unique 6-digit identification number assigned to your account.

**Contract Count**
Number of members covered under each Contract Type.

**Contract Type**
References different coverage types available, such as individual, parent and children, and family.

**Conversion Balance Forward**
The outstanding balance or overpayment on an account that is transferred from the prior billing system.

**Coverage Period**
Coverage reflected on the current bill.

**Coverage Period Count**
The sum of each contract holder multiplied by the number of coverage periods each contract holder was effective during the coverage periods impacted by the retroactive rate change.

**Current Premium**
Premium due for the current billing period.

**Current Rate**
Rate to be applied to the current coverage period.

**Effective Date**
Date that coverage or changes are effective.

**Group**
Segment within a client, identified by group number.

**Group Activity Total**
Net total for Retroactive Premiums, Current Premiums and Amount Due for each change type within each group shown on the Member Activity Report.

**Group Number**
Unique 7-digit identification number assigned to segments within a client. Consists of a 5-digit main number, also called the Base 5 Group number, and a 2-digit sub-group number. Used in reporting to sort to the lowest group level.

**Group Product Total**
Current Premium total for each group shown on the Premium Summary report.

**Invoice Month**
First month of the coverage period the invoice reflects.

**Invoice Number**
A unique number which is assigned per client, Bill Account, and invoice month. Invoice number is located on the Invoice Summary and supporting reports.

**Invoice Summary**
This is a standard report which identifies the total charges due for the current billing period, as well as any outstanding balances from previous billing period(s).
Introducing Your Invoice and Standard Reports

Important Payment Instructions
Please send your payment and the invoice remittance stub from the bottom of the invoice each time you make a payment. If you use the window envelope included with the invoice, the correct address will show through from the invoice remittance stub. If your company prints its own envelopes, be sure to make note of the Remit To address from the remittance stub. Sending your payments to any other address will delay processing.

On the following pages, you will find information about each section of your invoice. Included is a sample of each report with detailed descriptions of the information on the report. Definitions for terminology related to your invoice may be found in the Glossary at the end of this guide. Please keep this guide in a convenient location for all those involved in processing invoices.

**Last Bill Amount**
Total Amount Due from the last billing period.

**Member Activity Report**
Standard report located in the bill package that lists all member activity for the current, prior, and future coverage periods.

**Member Activity Total**
Net total for all membership activity.

**Member Change Form**
Standard Highmark form used to capture changes for specific member information.

**Member ID**
Agreement Number plus a succeeding zero used as the unique identifier for members.

**Member Name**
Individual subscriber’s name.

**Member Rate Details**
Optional report that summarizes members and premiums associated with the current ending coverage month.

**Payment Due Date**
Date payment is due.

**Payments Received Through (MM/DD/CCYY)**
Total of all payments received through the date indicated on the Invoice Summary.

**Premium**
All premium charges for each product line for the current billing period.

**Premium Summary Report**
Standard report located in the bill package that shows a breakdown of current billed premiums for members who are active prior to the start of the coverage period.

**Premium Total**
Grand total of current premiums for all groups and products.

**Prepared Date**
Date the current invoice was produced.

**Prior Rate**
Previous rate that was used to calculate premium totals for prior billing periods.

**Product**
Purchased coverage. This is also a report sort option.

**Product Line Description**
Identifies the products purchased.

**Product Subtotals**
Total of the contract count and current premium, by individual product line.

**Rate**
Contracted rate for each type of coverage.

**Remittance Address**
Remit all payments to this address. Do not remit membership activity to this address.

**Remittance Stub**
Bottom portion of the Invoice Summary to be submitted with the payment that reflects invoice information, and a space to enter amount paid.

**Retroactive Premium**
Adjusted premium (additional charge or credit depending on the change) for any previous coverage period(s).

**Retroactive Rate Change Summary Report**
Standard report located in the bill package that provides detail on any retroactive rate changes by product.

**Retroactive Rate Change Summary Total**
Grand total included at the end of the Retroactive Rate Change Summary Report reflecting the total difference between current rates and prior rates, multiplied by the coverage period count.

**Standard Reports**
Set of reports that make up the bill package. The reports include: Invoice Summary, Premium Summary, Member Activity, Retroactive Rate Change Summary, and Additional Items.

**Sort Options**
Categories used to organize report information.

**Total Current Charges**
Total amount of charges for the current billing period.

**Total Due**
Total amount due by the payment due date, including any balance forward from previous billing periods.

Electronic Billing is Available
Instead of receiving paper bills, you can view your billing information and pay your health care coverage premium online.