Benefits: Direct Billing Guide

Overview

If you go on unpaid leave, your paycheck stops and your insurance premiums can no longer be payroll deducted. To keep your insurance in effect, you’ll need to pay your premiums directly to Vanderbilt University Medical Center’s direct bill administrator, benefitexpress. This is called direct billing.

How Direct Billing Works

1. Once your paid leave ends, your manager will put you on unpaid leave status.
2. VUMC’s direct bill administrator, benefitexpress, will be notified you are in unpaid leave status.
3. Benefitexpress will mail a letter to your home address. This letter will explain how to make your insurance payments through direct billing. The benefitexpress letter includes coupons for the remainder of the calendar year (see example below) with your insurance payment amounts for each month. If your leave continues to the next year, you will receive a new set of coupons.

4. Each month you are on unpaid leave you will clip that month’s coupon and mail it, with your check, to benefitexpress. The mailing address is:
   benefitexpress
   Vanderbilt Univ. Medical Center DB
   1700 East Golf Road, Suite 1000
   Schaumburg, IL 60173

   There is a 30-day grace period. For example, the July coupon is due July 1 but can be postmarked up until July 31 and you will not be considered late with your payment. If you are late or miss a payment, you will receive a letter from VUMC Human Resources. The letter will contain the amount you owe and a date that payment must be received. If you do not pay by that date, your benefits will be terminated.

   NOTE: Failure to receive or open your coupons does not relieve you of your responsibility to make a payment.

5. When you return to work, your manager will put you in active employee status. Your direct billing will end the month after you return to active status. For example, if you return to work on August 10 you will pay your benefits through direct bill for August and payroll deductions will begin again in September.

Sample Timeline

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
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<tbody>
<tr>
<td>June 14</td>
<td>• Your paid leave ends</td>
</tr>
<tr>
<td></td>
<td>• Your manager enters your status of <em>unpaid leave</em> into ePAC</td>
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<tr>
<td></td>
<td>• Once your status of unpaid leave is in ePAC, benefitexpress (VUMC’s direct bill administrator) is notified you are in unpaid leave status</td>
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<tr>
<td></td>
<td>• benefitexpress mails a letter to your home address explaining how to use direct billing</td>
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<tr>
<td>Date Range</td>
<td>Description</td>
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<tr>
<td>June 14-June 30</td>
<td>• Your benefits will be payroll deducted for the month of June. If you missed any paychecks in June, those deductions will be taken when you return from leave. You won’t begin direct billing until the month of July.</td>
</tr>
</tbody>
</table>
| July 1              | • You will need to use direct billing to pay for your July benefits.  
• The benefitexpress letter includes coupons for the remainder of the calendar year with the amount of your benefit premiums. Simply cut out that month’s coupon and mail the coupon with your check to benefitexpress. The mailing address is on the coupon. |
| July 1-July 30      | • You have a 30-day grace period to return your coupon for that month. So, for the month of July, you would need to have your coupon postmarked by July 31.                                                                  |
| Aug. 1              | • If you are still on unpaid leave, you will need to use direct billing to pay for your August benefits.  
• Cut out the August coupon and mail it with your check to benefitexpress.                                                                                                                                  |
| Aug. 1-Aug. 30      | • You have a 30-day grace period to return your coupon for that month. So, for the month of August, you would need to have your coupon postmarked by Aug. 31.                                                                 |
| Sept. 6             | • You return to work  
• Your unpaid leave ends  
• You will need to mail in the September coupon to benefitexpress. Your payroll deductions for benefits will resume in October. You will not need to mail in the October coupon to benefitexpress. |

**FAQs**

**Will I pay more for my benefits when I’m being direct billed?**
No, your benefit payments will be the same as the amount taken out of your paycheck when you were a paid employee.

**What happens if I don’t receive my coupons?**
You must still make your direct bill payments by the expected due date. If you have not received your coupons within 2 weeks of your leave date, contact benefitexpress at 844.489.3745.

**How do I know how much to pay?**
Look at your last paystub and add these following deductions from the Before Tax and After Tax sections: Medical, Dental, Eye Care, AD&D, Supplemental Life Insurance, Short-term Disability, and Long-term Disability.

**What happens if I’m late with a payment or I miss a payment?**
It’s important to make timely payments because your benefits can be terminated if you miss payments. If you are late or miss a payment, you will receive a letter from VUMC Human Resources. The letter will contain the amount you owe and a date that payment must be received.

**Is there a grace period for making payments?**
Yes, you have a 30-day grace period. Payment needs to be postmarked within this grace period. For example, your July payment would need to be postmarked by July 31.

**What happens if I return to work and I’ve paid for that month’s benefits with direct billing and then my benefits are also deducted from my paycheck?**
Depending on the timing, we will either refund your payroll deductions or refund your direct billing.

**Can I pay ahead?**
Yes, you can pay early! If you return to work and have overpaid, you will receive a refund from benefitexpress.