

Invoices and Premiums

1. How do I pay my insurance premiums each month and when are they due?

- Insurance premiums for health insurance and optional plans are due on the first day of the month for which coverage is applicable.
- **PEEHIP premiums** are deducted in the month prior to the month of coverage for active and retired members. For example, the premium for October's insurance coverage is deducted in September.
- **Flexible Spending Account** contributions are deducted in the **current** month and are based upon twelve month deduction cycles. For example, the contribution for October is deducted in October.
- **Those who do not receive a check** or receive a check not large enough to cover the amount of their total premium shall submit their monthly premium payment directly to PEEHIP (for example, new employees who have not begun receiving a paycheck; certain new retirees; those covered under COBRA; members on Leave of Absence; etc.). Make checks payable to PEEHIP and mail payments to: PEEHIP Invoicing, P.O. Box 302150, Montgomery, AL 36130-2150.
- **Failure to pay premiums timely will result in a cancellation of coverage.**

2. I thought my PEEHIP premium would be deducted from my retirement check but it was not.

If you retired from a college or university that does not participate in PEEHIP and you elected to enroll in PEEHIP coverage upon retirement, you will receive a bill for your first month's premium because you had not yet begun receiving your retirement benefit check at the time the first month's premium was due. Remember, premiums are due one month in advance. After that, the premium should be deducted from your retirement check.

3. You are charging me for the tobacco premium, but I have never used tobacco.

In order to receive the non-tobacco user discount, you must submit certification to the PEEHIP office that you and/or your spouse have been tobacco free for the past 12 months. Properly complete the tobacco user questions on the [HEALTH INSURANCE AND OPTIONAL STATUS CHANGE](#) form and mail the form to PEEHIP. PEEHIP will update your records **prospectively** upon receiving the proper certification.

4. Why did I not receive an invoice for my COBRA premium this month or last month?

If you have a **credit balance**, an invoice will not generate even if the credit balance only partially pays the full amount that you owe for the month. Contact the RSA at 877.517.0020 and ask for **PEEHIP Invoicing** to find out if this is the reason you did not receive a bill and verify the net amount that you should pay. If you pay the full amount without applying the credit balance, you will not receive a bill next month because your account will still reflect the credit balance.

5. I am a surviving spouse. Since my husband's death, why has my premium increased even though I have not changed my coverage?

A retired member receives an allocation amount from the state to reduce the full cost of the premium. When the retired member passes away, the surviving spouse is not entitled to the state allocation amount because the surviving spouse is not a member of the RSA. The surviving spouse must pay the full amount of the surviving spouse premium.

6. Does PEEHIP send out a monthly statement to the surviving spouse of the retiree for the monthly premium payment? What address should the payment be mailed to?

PEEHIP sends out a monthly statement to surviving spouses whose retirement benefit check does not cover the full amount of the PEEHIP insurance premium. However, if a surviving spouse pays the monthly premium before receiving a bill, PEEHIP will post the payment and not generate a bill for that month. The address to mail monthly premium payments is: **PEEHIP Invoicing, P.O. Box 302150, Montgomery, AL 36130-2150.**

7. When will I receive my bill for my insurance premium for this month?

The direct billings are mailed the first of the month for the current month's coverage. Payment is due the first day of the month but will not become delinquent until the last day of the month. Please contact the RSA at 877.517.0020 and ask for **PEEHIP Invoicing** if you need to talk with someone about your bill.

8. Why am I being billed for my ex-spouse's claims?

PEEHIP was not notified in a timely manner to remove your ex-spouse from your PEEHIP coverage and claims were paid on your ex-spouse before we were notified of the divorce. Upon notifying PEEHIP, your ex-spouse's PEEHIP coverage will be cancelled and PEEHIP will recoup any erroneously paid claims.