



Billing Cycle Schedule

Below is the billing cycle schedule for all Dental, Life Insurance and Long Term Care policies. If you are in enrolled in a Disability plan your automatic deductions are withdrawn on the 30th of each month.

~ Paper Invoice Billing ~

Billing Cycle	Coverage Dates	Premium Bill Date	Payment Due Date
Annual	January 1-December 31	November of previous year	January 5
1 st Quarter	January 1-March 31	November of previous year	January 5
2 nd Quarter	April 1- June 30	February	April 5
3 rd Quarter	July 1 – September 30	May	July 5
4 th Quarter	October 1-December 31	August	October 5

~ Direct Debit Billing ~

Billing Cycle	Coverage Dates	Premium Bill Date	Payment Due Date
Annual	January 1-December 31	Bank account debited on December 30	January 5
1 st Quarter	January 1-March 31	Bank account debited on December 30	January 5
2 nd Quarter	April 1- June 30	Bank account debited on March 30	April 5
3 rd Quarter	July 1 – September 30	Bank account debited on June 30	July 5
4 th Quarter	October 1-December 31	Bank account debited on September 30	October 5