

## Direct Bill FAQ — Employers



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### What is Direct Bill?

WEX offers a billing platform to all Aptia clients called Direct Bill. This product allows Aptia to collect post-tax premiums for retirees, employees on a leave of absence or employees on FMLA. Examples of eligible benefits would be: dental, vision and medical insurance, etc.

### How does Direct Bill work?

This product is based on a weekly file feed owned by Aptia and received by WEX. Employees will be billed for plans, amounts and timeframes decided by the client and indicated in the file.

### How does Aptia identify Direct Bill members?

In order for Aptia to identify Direct Bill members, a category must be created specifically for these individuals. Once the category is created, all members will be grouped together as Direct Bill members and cannot be separated into other categories. The file will be processed by WEX and administration will begin for all Direct Bill members.

### What communication can Direct Bill members expect?

Upon receipt and upload of the file, members will receive a welcome letter, 12 months of payment coupons and an optional ACH Form. If changes occur such as plan additions, plan deletions, rate changes and/or coverage levels, members can expect to receive a Plan Change Notice and new payment coupons.

### How long do employees have to pay for their premiums?

**60-day grace period** — Participants will have 60 days to make their Direct Bill premium payment.

**Grace period suppressed** — Payments will be accepted indefinitely.

### What happens if an employee does not make their payment on time?

**60-day grace period** — If a participant does not make their payment within the 60-day grace period, the account will be terminated and a termination notice will be sent to the participant as well as Aptia.

**Grace period suppressed** — Participants will remain active on Direct Bill until WEX receives a termination date on an incoming file from Aptia.

### Are Direct Bill communications customizable?

Yes, any customizations will be through the exception process and approved by client/Aptia and WEX.

### How often will the employer receive updates ?

Just like with COBRA, all premium payments collected will be remitted to the employer on a monthly basis. The Remittance Report available for COBRA will also include all Direct Bill members. Please note: Direct Bill members are not charged the 2% administration fee.

**For questions regarding the administration process of Direct Bill, please contact your COBRA/Billing Solutions contact. For questions concerning the creation of the category or any specific file specifications, please contact Aptia.**