

Greater Houston Builders Association Benefits Program (GHBABP) Monthly Billing and Premium Collection

Invoices

Preliminary invoices are available for viewing online on the 20th of the month proceeding the month of coverage. The invoice reflects the premium due for the following month and any adjustments posted to the account after the previous month's closing. User names and passwords have been provided for all groups enrolled in the Greater Houston Builders Association Benefits Program (GHBABP) in order to view their invoices online. If you do not have any changes to your enrollment, the amount on your preliminary bill will also be the amount to remit. If you submit changes within the time specifications indicated below under "monthly premium payment", then your final invoice will be available for viewing online by the last business day of the month. For your convenience, copies of prior invoices are also available online.

Courtesy Invoice Reminder

As a courtesy, the Program also provides billing reminders via email on the 20th of each month proceeding the month of coverage. The reminder provides a link to the GHBABP web site from which the group administrator may enter their username and password to view the group's monthly invoice and group information. If a group has not received its billing reminder for any reason, it is the group's responsibility to contact Concero Services to obtain a copy of the current month's invoice. Failure to receive a billing reminder does not waive the group's responsibility for timely payment of its premium. No reminders are sent to view the finalized invoices.

Billing Changes

To make a change to your billing contact information, billing method, or if you have lost or forgotten your Username and Password, please contact Concero Services. Any billing changes should be submitted by the 25th of the month to allow sufficient processing time and to avoid any late or NSF charges.

Monthly Premium Payment

An employer group may submit changes (accompanied by any required documentation) up until the 25th of the month prior to the month for which premium is due in order for those changes to be reflected on the current invoice. If the changes and credits are approved they will be posted to the current month's statement. All approved changes for that month's invoice cycle will be finalized and input into the system by the second to last business day of the month and viewable by the employer no later than the last business day of the month. All changes and adjustments occurring after the second last business day of the month will appear on the next month's statement. If a group has submitted changes, it is the group's responsibility to view the final invoice and to contact Concero Services if any problems are noted.

Groups electing to pay by electronic funds transfer (EFT) will be debited on the 1st of the month or next business day following for the amount reflected on the finalized bill available on the last business day of the month. Check payments **must be physically received by Concero Services by the 1st business day** of the month of coverage.

Any payments received after the 1st of the month are considered late and are subject to late fees and other penalties.

Please remit to:

Concero Services
PO Box 80640
Portland, OR 97280