

HOW TO PAY FOR BENEFITS

While on Leave of Absence

If you are on a Leave of Absence (LOA), LSC will direct bill you for most benefit coverages.

The benefits that will NOT be direct billed include the Health Savings Account (HSA), Health Care and Dependent Care Flexible Spending Accounts (FSAs) and WageWorks commuter benefit.

NOTE: You have 30 days from your LOA start date, as well as 30 days from your LOA return-to-work date, to make benefit election changes by calling the LSC Benefits Center at **1-888-681-2241**.



IMPORTANT: You must pay in full by the end of the grace period (described under “When Are Payments Due?”) **or your coverage will be dropped.**

When Are Payments Due?

Direct billing begins on the next pay period after your leave start date. For employees that are paid weekly, direct billing begins on the first day of the *second* pay period following your leave start date. You will receive statements monthly that will include either biweekly or weekly payment coupons. Payments are biweekly or weekly, depending on your regular pay schedule, and will be prorated based on your leave start date. You can pay each coupon individually or send payment for all coupons at one time. You have a **45-day grace period** from the invoice due date to make your payment.

Making Payments

You will receive monthly invoices at your primary address on file. If you plan to reside at a different address during your leave, contact Billing Services to temporarily update your address on file to receive direct bill communications. The initial invoice will include a form (referred to as an ACH form) for you to authorize recurring payment from your bank account, if you'd like. Here are your payment options:

- **Send a check or money order** along with your invoice to:
Billing Services, P.O. Box 2617, Omaha, NE 68103-2617.
- **Set up a recurring ACH.** You can do this by:
 - Logging in to the Billing Services website (see contact information below).
 - Faxing the ACH form with a voided check to **855-343-8181**.
 - Mailing the ACH form with a voided check to:
Billing Services, ACH Processing Department, P.O. Box 2617, Omaha, NE 68103-2617.
- **Pay online** through the Billing Services website with a *one-time* auto draft or credit card payment (\$20 fee charged for each transaction).

You must pay in full by the end of the grace period or your coverage will be dropped.

Returning to Work

Direct billing ends on the day prior to the beginning of the pay period in which you return to work. (Billing Services, not LSC, will send you a refund check for any pro-rated portion in excess of the billing end date.)

If you have not paid in full for the final billing period, you must do so through Billing Services, and the grace period will still apply. Your pro-rated amount due, if any, for the billing period in which you return to active status can be learned by contacting Billing Services.

Billing Services Contact Information



1-833-874-1600 M – F, 7 a.m. – 7 p.m. CT



myscbenefits.com (click the LSC Benefits Center link, log in and click Billing Services in the bottom left corner)

For questions about benefit elections, please call the LSC Benefits Center at 1-888-681-2241.