

Quick Guide for Billing: Bill Types, Processing Timeline, & Payments

Types of Bills

- Defined Benefit: Clergy (Domestic and Nondomestic), Lay and Companion
- Group & Direct Billing: Medical, Dental, Disability and Life

Defined Benefit Bills

The bill includes retro-adds, retro-terms, compensation changes, etc. **processed prior¹** to the first business day of the month. The bill also includes all payments received prior to the first business day of the month. Outstanding balances due from prior period are also included on the bill.

The timeline for billing is noted below:

Stage	Description
1	Billing begins on the first business day of the month
2	Billing is completed on the second business day of the month
3	Bills are ready on the third day of the month. Administrators can obtain a bill by calling Client Services when needed more urgently.
4	Bills are mailed no later than fifth business day of the month

Note: Processing compensation changes, new employees, and terminations in My Admin Portal (MAP) prior to the first business day of the month ensures your bills are up to date when bills are produced.

Group & Direct Billing

A Group Billing is a bill that is sent to employers. These bills are **created 30 days prior** to the month due.

The bill includes retro-adds, retro-terms, compensation changes, etc. **processed prior¹** to the first business day of the month. The bill also includes all payments received prior to the first business day of the month. Outstanding balances due from prior period are also included on the bill.

The timeline for billing is noted below:

Stage	Description
1	Billing begins the first business day of the month
2	Final bills are mailed on the tenth business day of the month
3	Bills are accessible via MAP by the tenth business day of the month

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¹-Processed prior means all transactions submitted to Client Services are processed and systems have been updated.

Quick Guide for Billing: Bill Types, Processing Timeline, & Payments, Continued

Payments By Clients

Important Information:

- Mail checks to the Northern Trust address **with** the remittance stub
 - FedEx and UPS packages use this Northern Trust address:
Lockbox Address
5505 N Cumberland Ave Suite # 307
Chicago, IL 60656-1471
 - Northern Trust (NT) automatically processes payments based on remittance stub
 - For multiple bills, send each check with its specific remittance stub and envelope
 - Dioceses with multiple bills need to send separate checks with each bill's remittance stub. This prevents manual processing and delays in payments posting.
 - CPG's system will NOT automatically process if: 1) check does not have the remittance stub or a client number 2) payment is for multiple lines of business. These will be processed manually and result in posting delays.
 - Always include the number under the remittance bar code on the check memo. It will ensure prompt payment posting.
 - Do Not send additional correspondence to NT with check
 - Do Not include notes on remittance stub or invoice regarding compensation or enrollment changes. Process any changes to compensation or enrollment in My Admin Portal or send to Client Services when necessary.
 - Payments sent via wire or ACH include the number located under the remittance bar code
 - Northern Trust sends a transmission file to CPG with all cash received each day
 - CPG's systems automatically process cash to outstanding amounts due
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