CieloStar

Navigate Your Health Choice

Aggregated Billing & Reconciliation

Premium Collection & Disbursement | Automated Reconciliation | Self-Accounting

BenefitReady® allows our clients to take control of their eligibility and billing to ensure complete synchronization. “Self-Billing” is available for all lines of coverage with the fully integrated and real-time aggregated billing service offered by CieloStar.

A summary cover page is produced and emailed to our clients each month. This summary page shows all billing lines, all populations of employees such as Active, COBRA, and Retirees, any adjustments that were auto-calculated, and a grand total amount due. Our clients cut a single check, and CieloStar performs all of the carrier and vendor payments.

- The Aggregated Bill is prepared each month containing a customized breakdown of all premiums, ASO fees, detailed by employee and subtotaled by client criteria such as cost centers, locations, or divisions
- Client pays one check and CieloStar disburses appropriate payment with back-up to each vendor
- Carriers receive weekly EDI data feed with full eligibility to keep their systems in synch with BenefitReady®
- Automatic reconciliation is performed as the system tracks and reports retro debit and credit adjustments to premium based on eligibility changes made in each monthly billing cycle
- BenefitReady® is fully configured with all Plan types, rate schedules, eligibility rules, and contribution splits loaded to the system
- Payroll deductions are calculated based on enrollments and eligibility and is then fed via EDI back to client payroll

Summary Cover Page - Sample

April

Insurance Premium Billing

Sample Company		Invoice Date:	3/20/20XX
Director of HR		Due Date:	4/1/20XX
123 Silk Tree Lane			
Chicago, IL 60201			

Employee Charges	Active/Cobra	Adjustments	Total
Medical Premium (UHC)	45,651.71	1,168.67	46,820.38
Medical Premium (HealthNet)	32,522.50	596.23	33,118.73
Medical Premium (Kaiser)	18,328.32	311.35	18,639.67
Medical Premium (Hawaii)	772.68	1,545.36	2,318.04
Dental Premium (Metlife)	3,510.27	288.38	3,798.65
Dental Premium (Aetna)	6,692.46	(137.40)	6,555.06
Basic Life Premium	2,432.34	15.72	2,448.06
AD&D Premium	303.95	1.96	305.91
Supplemental AD&D	391.37	(7.25)	384.12
Supplemental Life	2,703.49	(22.50)	2,680.99
Basic Dependent Life	220.42	(3.10)	217.32
LTD Premium	3,580.24	24.00	3,604.24
Flex Premium	223.25	9.50	232.75
EAP Premium	572.50	7.50	580.00
Outsource*One* Administration	1,948.20	(21.30)	1,926.90
Sub Total Employee Charges	119,853.70	3,777.12	123,630.82
Grand Total			**123,630.82**

Detailed “Self-Billing” Report Custom Designed for Client Structure

	A	B	C	D	E	F	G	H	I	J	K	L	O	P
1	Dept	Division	EE Status	SS#	Last First Med Status			Med Option	Medical	Dental Status	Dental Option	Dental	Basic Life	Basic ADED
192	206400	Phoenix	Active		WILS RICH EE			Kaiser Employee Only	$ 200.14	EE	Aetna DMO Employee Only	$ 13.92	$ 5.04	$ 0.63
193	206400	Phoenix	Active		ZUMI GINA WAIVE			Waive Medical	$ -	WAIVE	Waive Dental	$ -	$ 8.10	$ 1.01
194			Active	Total					$ 1,332.76			$ 104.28	$ 38.82	$ 4.84
195	206400	CA	COBRA		AMA SOC EE			HealthNet HMO Employee	$ 196.31	EE	Aetna DMO Employee Only	$ 13.92	$ -	$ -
196			COBRA	Total					$ 196.31			$ 13.92	$ -	$ -
283	229530		Total						$ 5,219.35			$ 584.54	$ 79.92	$ 9.99
284	257100	Portland	Active		ERNI ALEX FAMILY			HealthNet HMO Family	$ 598.75	EE + SP	Aetna DMO EE + Sp	$ 27.20	$ 12.00	$ 1.50
285	257100	Portland	Active		FRAF LAN EE + SP			HealthNet HMO EE+Sp	$ 471.36	EE + SP	Met Life Dental EE+Sp	$ 55.44	$ 6.24	$ 0.78
286	257100	Portland	Active		GIBB ERIC WAIVE			Waive Medical	$ -	EE + SP	Met Life Dental EE+Sp	$ 55.44	$ 9.60	$ 1.20
287	257100	Portland	Active		GILD RICH FAMILY			HealthNet HMO Family	$ 598.75	FAMILY	Aetna DMO Family	$ 47.97	$ 29.52	$ 3.69
288	257100	Portland	Active		HANC CHRIS FAMILY			HealthNet HMO Family	$ 598.75	EE + SP	Aetna DMO EE + Sp	$ 27.20	$ 16.80	$ 2.10
289	257100	Portland	Active		HOFF CARL WAIVE			Waive Medical	$ -	WAIVE	Waive Dental	$ -	$ 15.00	$ 1.88
290	257100	Portland	Active		KAZI ANDY EE + CH			HealthNet PPO EE+Ch	$ 609.90	EE + CH	Met Life Dental EE+Ch	$ 66.62	$ 17.52	$ 2.19
291	257100	Portland	Active		KRAI ANG EE			HealthNet PPO Employee	$ 348.52	EE	Met Life Dental Employee	$ 29.94	$ 17.52	$ 2.19
292	257100	Portland	Active		LIVO BERN EE			HealthNet HMO Employee	$ 196.31	EE	Met Life Dental Employee	$ 29.94	$ 12.72	$ 1.59
293	257100	Portland	Active		NATI JERE EE			HealthNet HMO Employee	$ 196.31	EE	Met Life Dental Employee	$ 29.94	$ 13.20	$ 1.65
294	257100	Portland	Active		REIDEMAN EE + CH			HealthNet HMO EE+Ch	$ 343.55	FAMILY	Aetna DMO Family	$ 47.97	$ 7.08	$ 0.88
295	257100	Portland	Active		SELK SCOT EE			HealthNet HMO Employee	$ 196.31	EE	Met Life Dental Employee	$ 29.94	$ 18.84	$ 2.36
296	257100	Portland	Active		SIMM RICH WAIVE			Waive Medical	$ -	WAIVE	Waive Dental	$ -	$ 11.40	$ 1.42
297	257100	Portland	Active		SULL JENN EE			HealthNet HMO Employee	$ 196.31	EE	Met Life Dental Employee	$ 29.94	$ 9.48	$ 1.18
298	257100	Portland	Active		VERI DREY EE + SP			HealthNet HMO EE+Sp	$ 471.36	EE + SP	Met Life Dental EE+Sp	$ 55.44	$ 15.60	$ 1.95
299	257100	Portland	Active		VILL EMM FAMILY			HealthNet HMO Family	$ 598.75	FAMILY	Aetna DMO Family	$ 47.97	$ 9.12	$ 1.14
300			Active	Total					$ 5,624.93			$ 580.95	$ 221.64	$ 27.70
301	257100	Total							$ 5,424.93			$ 580.95	$ 221.64	$ 27.70
302			Grand Total						$ 94,209.23			$ 10,202.73	$ 2,432.34	$ 303.95
303	Grand Total								$ 94,209.23			$ 10,202.73	$ 2,432.34	$ 303.95
304														
305	Mar 2009 Debit Adjustment:													
306	201309	CA	Active		COLL DOUG EE			HealthNet HMO Employee	$ 196.31	FAMILY	Aetna DMO Family	$ 47.97	$ 4.56	$ 0.57
337	220530	BGS CA PO	Active		KETC BRYT EE			UHC POS EE Only	$ 306.07	EE	Met Life Dental Employee	$ 25.50	$ -	$ -
338	220530	BGS PPO B	Active		STAF MICH EE			UHC POS EE Only	$ -	EE	Met Life Dental Employee	$ -	$ -	$ -
347	Mar 2009 Credit Adjustment:													
349	204490	CA	Active		BINF VALL FAMILY			HealthNet HMO Family	$ -	FAMILY	Aetna DMO Family	$ -	$ -	$ -
351	206200	CA	Active		DUBI ROBE EE			HealthNet HMO Employee	$ (275.05)	EE	Met Life Dental Employee	$ (25.50)	$ -	$ -
352	Sales - S	BGS PPO B	Active		SHAH SUZE EE			UHC POS EE Only	$ (278.27)	EE	Met Life Dental Employee	$ (28.94)	$ (6.48)	$ (0.81)
353	206600	CA	Active		KRAI ROBY EE + SP			Kaiser Emp + Sp	$ (440.31)	EE + SP	Aetna DMO EE + Sp	$ (27.20)	$ (13.56)	$ (1.70)
354	Mar 2009 Adjustment Total								$ 3,759.55			$ 296.44	$ 15.72	$ 1.94

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