



8/2023

## **DEPENDENT COVERAGE INVOICING AND PAYMENTS**

WECA no longer sends out monthly invoices as a reminder for your dependent coverage payment. In addition, warning notices will no longer be provided. Paying the dependent coverage monthly charge on time is your responsibility; the dependent coverage payment **is not** automatically deducted from your wages. The cost for 1 dependent is \$125 per month and for 2 or more \$185 per month.

Your monthly dependent coverage charge is due no later than the 25<sup>th</sup> of the month prior to the coverage month. This will include all payment types, checks, money orders, recurring credit/debit cards, electronic funds transfers (EFT) and cash. The pay by date (25<sup>th</sup>) is also the run date for the recurring credit/debit cards and the electronic funds transfer payments. If you mail or call in to make your payment, please be advised that if the pay date falls on a weekend or a legal holiday then the payment is due in our Rancho Cordova office prior to the due date; regardless of what day the 25<sup>th</sup> falls on you are still considered late if not paid on time. Example of when payment is due; February's dependent coverage monthly charge is due no later than January 25<sup>th</sup> prior to the coverage month. You are considered late on the 26<sup>th</sup> of the month and are subject to immediate cancellation of your dependent coverage insurance. If you are paying by check please mail to: WECA 3695 Bleckely Street Rancho Cordova CA 95655.

If your payment is not received by the due date you are considered late and your dependent coverage will be cancelled.

If you are paying with a personal check, credit/debit card or EFT and it is declined for any reason (i.e. NSF) we will call you **once** to notify you that your payment type has declined in which you will have 3 business days to bring your account up-to-date, including any charges due for return check/non-sufficient fund fee (NSF). Return check/NSF fee is \$25. These fees are subject to change without notice.

***If your credit/debit card is declined three (3) times within a four (4) month period, we will only accept payment by money order thereafter.***

It is also your responsibility to ensure you have up to date and working contact information. I.e. Cell phone: if your contact is by a cell phone and listed as number 1 in our records for contact; we will **only** call this number unless we receive a message the number has been disconnected, and only then we will call the next number on your list providing there is one. However, we **will not** try multiple contacts to notify you about your credit/debit card declining or that your check was returned after we have left a message on your main contact phone number. If for any reason your phone mechanically will not make calls out but will accept and take a voice message you are considered notified as of the date the voice message was left regardless of when you retrieve your messages. Ultimately it is your responsibility to make sure you have the funds in your account at the time WECA runs your payment type.

In the event WECA cancels your dependent(s) coverage for any reason, you will not be allowed to reinstate your dependent(s) coverage unless you have a qualifying event that would allow for their enrollment or during our annual open enrollment period prior to October of each year.

If you have any questions, please feel free to call your Insurance Administrator Cindy Cormier at (916)453-0112 ext. 117 or email to [ccormier@goweca.com](mailto:ccormier@goweca.com).

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