

# EMPLOYER GROUP APPLICATION



**INSTRUCTIONS:** Please complete the entire application. Please print using **black** ink.

## Section 1 – Employer Demographics

Type of Application: <input type="checkbox"/> New Group <input type="checkbox"/> Change to Existing Group Number: _____		Requested Effective Date: _____		
		Requested Anniversary Date: _____		
Employer Name Legal Name		SIC Code (nature of business)	Federal Tax ID Number (EIN)	
Location/Street Address of Business	City	State	ZIP Code	County
Billing Address	City	State	ZIP Code	County
Name of Contact Person	Title of Contact Person		Telephone Number	
Email Address				
Nature of Business			Type of Business (i.e. LLC)	
Name of Subsidiary(ies)/Affiliate(s)		Federal Tax ID Number (if different)		
Address	City	State	ZIP Code	County

## Section 2 – Eligibility

- A. **Total Number of Employees** \_\_\_\_\_
- Employees in Classes Not Eligible \_\_\_\_\_
  - Part-time Employees \_\_\_\_\_
  - Seasonal Employees \_\_\_\_\_
  - Employees in Probationary Period \_\_\_\_\_
  - Others (please explain) \_\_\_\_\_
- Total Number of *Ineligible* Employees** \_\_\_\_\_
- Total Number of *Eligible* Employees** \_\_\_\_\_ (Subtract Ineligible Employees from Total Employees)
- B. Number of eligible employees:
- All full-time sole proprietors, corporate officers, directors, and employees are eligible for coverage. Retirees, part-time, temporary, and seasonal employees are not eligible for coverage. Exceptions are subject to the Insurer's Underwriting requirements and guidelines. Please complete group size information below.
- 2-50 Total Employees - Actively at Work Requirement will be 30 hours per week
  - 51 or More Total Employees - What is your Actively at Work Requirement? \_\_\_\_\_ hours per week (not to exceed 30 hours per week)

- C. Are domestic partners and their eligible dependents eligible for coverage?  Yes  No  
 This question C does not apply to local government units per Wis. Stat. 66.0137(1)(ae).
- D. Are any classes of eligible employees to be excluded from any coverage?  Yes  No  
 If yes, please explain and identify each coverage: \_\_\_\_\_
- E. Are any employees or dependents currently on or eligible for COBRA or State Continuation?  Yes  No  
 If yes, please list name, effective date and termination date: \_\_\_\_\_
- F. To the best of your knowledge and belief, is any employee or dependent (including spouse) proposed for coverage disabled, unable to work, or not at work because of a current or approaching hospital confinement, leave of absence, or are otherwise incapacitated?  Yes  No  
 If yes, please provide each person's name and status. \_\_\_\_\_
- G. Is each coverage applied for subject to or part of a union-negotiated collective bargaining agreement?  Yes  No  
 If yes, when does that agreement expire? \_\_\_\_\_
- H. Requested Probationary Period:  
 0 days (*Large Group Only*)  
 1<sup>st</sup> day of the calendar month following one month of full-time employment  
 1<sup>st</sup> day of the calendar month following two months of full-time employment  
 The day following 90 days of full-time employment  
 Other (*Large Group Only*): \_\_\_\_\_
- Does the same probationary period apply to all covered classes? (*Large Group Only*):  Yes  No  
 If No, specify: \_\_\_\_\_

### Section 3 – Plan Information

- A. Open Enrollment (*Large Group Only*)  
 Annual: Start and end dates of open enrollment period \_\_\_\_\_
- B. What percentage of the monthly premium is to be paid by the employer for each of the following:  
 (Minimum Employer Contribution is 50% of the employee premium)  
 \_\_\_\_\_% Employee Only Coverage      \_\_\_\_\_% Limited Family Coverage      \_\_\_\_\_% Family Coverage
- C. The applicable benefit options (deductible, coinsurance, annual out-of-pocket limits, preferred/participating provider networks, etc.) are the coverage and corresponding benefit options stated in the final, written quote that was issued by the Insurer and signed by the employer's representative in Section 7 below. If the Insurer approves this application, the actual benefit options for this employer's group medical coverage will be contained in the Certificate of Coverage which is part of the group master policy issued by the Insurer to the employer as the group policyholder.
- D. For groups of **100** or more enrolled employees, the following additional classes are eligible for coverage:  
 Retirees       Part-time employees
- E. Other special requests/comments:  
 \_\_\_\_\_  
 \_\_\_\_\_

### Section 4 – Information About Your Current Plan

- A. Will/does your company offer other group health coverage?.....  Yes  No
- B. Are you replacing existing group health insurance?.....  Yes  No  
 Name of current insurance carrier/administrator \_\_\_\_\_  
 Original effective date \_\_\_\_\_
- C. What is the name of your current workers' compensation carrier? \_\_\_\_\_

## Section 5 – Change Information

A. Employer Name Change

Employer's Former Name: \_\_\_\_\_

Employer's New Name: \_\_\_\_\_

B. Employer Address Change

Employer's Former Address: \_\_\_\_\_

Employer's New Address: \_\_\_\_\_

C. Employer Coverage Change

Employer's Old Coverage: \_\_\_\_\_

Employer's New Coverage: \_\_\_\_\_

D. Change probationary period from \_\_\_\_\_ to \_\_\_\_\_

E. Other Change (Please explain): \_\_\_\_\_

## Section 6 – Premium/Billing Information

A check for \$\_\_\_\_\_ made payable to the Insurer is being submitted with this application as payment by this employer to be applied toward the initial month's premium if this application is approved by the Insurer and the group master policy is issued. The monthly premium billed by the Insurer will be due and payable to the Insurer on the first day of the coverage month.

Group Billing Options:

**Automatic Withdrawal.** We electronically transfer your premium directly from your bank account on the first business day of the coverage month. If the first business day of the month falls on a weekend or holiday, we will withdraw the funds on the next business day. Please complete Section 10. Authorization Agreement for Electronic Fund Transfers.

**Direct Bill.** We send a premium notice directly to your billing address monthly. You return payment to the Insurer by the first business day of the coverage month.

## Section 7 – Employer Statement/Certification

The group medical coverage is guaranteed renewable. However, your group medical coverage could be cancelled if the Insurer terminates all of the group medical insurance policies for this group class, or if you: fail to timely pay your monthly premium; engage in fraud or misrepresentation; breach the Insurer's group insurance policy; fail to meet minimum participation requirements; or become ineligible as a group due to: (a) ceasing active business operation; (b) losing status as a legal entity; or (c) moving the business to a state where this type of group medical insurance policy is not offered by the Insurer.

The Insurer may investigate the information on this application. Any findings may be used to deny coverage for one or more employees of the group or the entire group. Please indicate the name, title, and telephone number of an employee in your company who can provide necessary clarification of the employee and group information provided on this application.

Name: \_\_\_\_\_ Title: \_\_\_\_\_ Telephone #: \_\_\_\_\_

I hereby certify that all information recorded in this application is true and complete to the best of my knowledge. I have been advised: not to terminate all existing coverage, whether on an insured or self-funded basis, unless and until the Insurer notifies me in writing that coverage has been approved and the agent represents the employer, not the Insurer.

I understand that the Insurer will rely, in part, on the information provided in this application to issue or deny coverage. If the Insurer approves this application, I understand coverage will become effective on the date assigned by the Insurer and no coverage will be in force until that date.

I understand no agent or other person has the authority to alter, bind the Insurer, or waive or change any terms, conditions, and/or provisions of the policy or any other requirement imposed by the Insurer. I understand the employer represents its employees and their dependents, not the Insurer. As the employer's authorized representative and acting on that employer's behalf, I understand, agree with, and approve each and every certification made by the agent in Section 9. Agent Certification of this application.

I understand that the insurer fully complies with the regulations and orders regarding doing business with foreign countries or foreign nationals listed on the Office of Foreign Control's Specially Designated Nationals and Blocked Persons (SDN) list. Therefore, the insurer may rescind and void any coverage if it determines that you, your spouse or any named dependent are either listed on the SDN list or associated with an entity listed on the SDN list.

If this application is approved, I understand that the Insurer will not be, and are not, a plan sponsor, plan administrator, or fiduciary for any purpose under the Employee Retirement Income Security Act (ERISA) of 1974, as amended, or under any state or federal law. I understand the employer is solely responsible for carrying out any obligation created, required, or imposed by ERISA or any other law, as it may apply to such group insurance policies.

Signature of Employer Representative: \_\_\_\_\_

Signed at: \_\_\_\_\_ Date: \_\_\_\_\_  
City State

### Section 8 – Issue Information

The group master policy will be sent directly to the Employer. Identification cards will be mailed directly to each covered employee with instructions on accessing the online member guide.

**Important! DID YOU REMEMBER TO INCLUDE:**

- A copy of the Insurer's quote.
- Completed and signed Employee(s) Group Enrollment Application for each eligible employee, both enrolling and waived, if applicable.
- A copy of the group's most recent State Quarterly Wage and Tax Report (groups with more than 100 total employees should include a census of all full- and part-time employees).
- Completed Delta Dental Group Application if dental coverage is requested.
- Rating and Renewability Disclosure Form.

### Section 9 – Agent Certification

I hereby certify and represent all of the following as being true: I asked all questions accurately and fully recorded all information given by the Employer Representative in this application; I advised the Employer Representative not to terminate existing coverage unless and until the Insurer notifies him/her, in writing, that this application has been approved; I used only advertising approved by the Insurer to solicit this application; I told the Employer Representative nothing inconsistent with, or contrary to, the approved advertising about the benefits, group policy, and/or coverage; I didn't guarantee the Insurer's approval of this application or the Insurer's issuance of coverage; and I made no false, misleading, or deceptive statements or representations and complied with all applicable insurance laws, underwriting requirements, and marketing/sales standards maintained by the Insurer.

I hereby certify and represent all of the following as being true: I told the Employer Representative that the Insurer has no liability for anything I said or failed to say before, during, or after the application process, that's not subsequently confirmed in writing by an authorized officer of the Insurer including, but not limited to, answers given by me in response to questions asked by that Representative or anyone else;

I told the Employer Representative that the Insurer is not liable for any statement, representation, or other information provided to that Representative or anyone else that is not expressly contained in a written document provided to them and signed by an authorized officer of the Insurer; I understand that I am liable for my acts and omissions to the extent provided by law; and I understand I have no authority to alter this application, bind the Insurer by making promises and/or representations, or to waive or change the terms, conditions, and/or provisions of the group insurance policy or any requirement imposed by the Insurer.

Writing Agent's Name (Print) \_\_\_\_\_ Writing Agent's License Number \_\_\_\_\_

Writing Agent's Signature \_\_\_\_\_ Date \_\_\_\_\_

Agency Name \_\_\_\_\_ Agency Telephone Number \_\_\_\_\_

Address \_\_\_\_\_ Agency Email Address \_\_\_\_\_

City \_\_\_\_\_ State/ZIP \_\_\_\_\_ Agency Tax ID Number \_\_\_\_\_

**Section 10 – Authorization Agreement for Electronic Fund Transfers**

Group's Legal Name \_\_\_\_\_ Group Number \_\_\_\_\_

I hereby authorize the Insurer, hereinafter called COMPANY, to initiate, if necessary, debit entries and adjustments for any credit entries in error to my:  Checking Account\*  Savings Account (select one) indicated below and the depository named below, hereinafter called DEPOSITORY, to credit and/or debit the same to such account.

Depository Name \_\_\_\_\_ Branch \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Transit Number \_\_\_\_\_ Account Number \_\_\_\_\_

This authority is to remain in force and effect until COMPANY has received written notification from me of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on said notice of termination.

Signature of Employer Representative \_\_\_\_\_ Date \_\_\_\_\_

Name and Title of Employer Representative (Please print) \_\_\_\_\_

Telephone Number \_\_\_\_\_ Fax Number \_\_\_\_\_

\*IF USING A CHECKING ACCOUNT, PLEASE ATTACH A CHECK