Small Group Employer Enrollment Application[1]

Empire BlueCross BlueShield
An Anthem Company

Consult the Evidence of Coverage for details regarding subscriber eligibility and coverage terms. For more information about Empire BlueCross BlueShield (Empire), its products and services, visit www.empireblue.com. Please complete in black ink only and use extra paper if necessary.

Section A: Application Type	
☐ New enrollment	Requested effective date (MM/DD/YYYY): / /

Section B: Company Information			
Legal company name		Employer tax ID no. (required) - -	
Doing Business As (DBA) (if applicable)		SIC code – Required	
Street address	City	State	ZIP code
Billing address- If different from above	City	State	ZIP code
Email address _____ Employer is providing its email address because it wants to receive information about its group's coverage by email or electronically. This may include the contract/policy, billing, required notices and other information related to my group's plan. I will make sure Empire has my most up to date email. Employer understands it can revoke this authorization at any time or request a free copy of specific materials by mail by contacting Empire to do either.			
Company contact name	Primary phone no.		
Additional company contact name	Email address		

Do you have any affiliates that qualify as a single employer under subsection (b), (c), (m) or (o) of Internal Revenue Code Section 414?
☐ Yes ☐ No If yes, please complete below.

Legal name	Federal tax ID no.	No. of employees employed

1 A small group must have at least one active full-time equivalent employee that meets the definition of employee in 42 U.S.C 300gg-91(d)(5) but no more than 100 employees. At least one full-time common law employee must be enrolled. Groups where the only enrollees would be the sole owner of a business or the owner and/or his/her spouse are not eligible.

Section C: Type of Coverage

1. Medical Coverage – All medical plans include pediatric dental coverage (up to age 19).

Indicate the percentage you wish to contribute each month to your employee's medical premium. Employer contributions are voluntary and no minimum is required.

Contribution Option: Contribution Option may be from 0% to 100% and may differ by category:
_____% Employee _____% Employee & Spouse/Domestic Partner _____% Employee & Child(ren) _____% Family

For employers providing a Health Savings Account (HSA) option (only **one** choice is allowed)
Do you want Empire to disclose your group's data to its banking services provider to establish Health Savings Accounts?
☐ Yes (Requires completion of the CDHP questionnaire) ☐ No

For employers offering a Health Savings Account (HSA) compatible PPO or EPO plan: We, the employer, understand that the High Deductible plan is designed for Preferred Provider Organization (PPO) or Exclusive Provider Organization (EPO) usage, and that using non-participating providers will result in significantly higher out-of-pocket costs. Please refer to your Evidence of Coverage for additional details. We understand that having this coverage does not establish an HSA. The HSA, which must be established for tax-advantaged treatment, is a separate arrangement between the covered individual and a bank or other qualified institution. An applicant must be an "eligible individual" under IRS regulations to receive HSA tax benefits. Consultation with a tax advisor is recommended.

Medical Plans – Indicate the contract codes for the medical plan(s) selected. The codes can be found on the proposal/quote.

	Plan option 1	**Plan option 2**	**Plan option 3**
Medical plan name			
Medical contract code			

2. Dental Coverage – Indicate the contract code(s) for the dental plan(s) selected. The codes can be found on your Empire proposal/quote.

Empire Dental Prime, and Empire Dental Complete, and Empire Essential Choice with product families including Value, Classic , Enhanced, and Voluntary, and Enhanced Care PLUS (managed care) do not include certified pediatric dental essential health benefits.

Dental contract code 1:_____ Dental contract code 2:_____

Choose your dental contribution for each month (optional): _____% per employee _____% per dependent

Is this plan intended to replace any existing group dental coverage? ☐ Yes ☐ No
If yes, please complete the information below for each group dental insurance plan you now have.

Insurer	Type of plan (Managed Care Dental, EPO, PPO)	Effective date (MM/DD/YYYY)	Proposed termination date (MM/DD/YYYY)
		/ /	/ /
		/ /	/ /

3. Vision Coverage – Indicate the contract code for the vision plan selected. The codes can be found on your Empire proposal/quote.

Vision contract code: _____ ☐ Employer-Sponsored Plans ☐ Voluntary Plans

Choose your vision contribution for each month (optional)**:** _____% per employee _____% per dependent

Employer tax ID no. (Required) _____/_____/_____

Section D: Eligibility[1]

1. Average number of full-time equivalent (FTE) employees during the prior calendar year (including employed owners/officers, part-time employees, excluding COBRA): _____
2. Number of ELIGIBLE full-time employees as defined in 42 U.S.C. 300gg-91(d)(5). To help with this calculation, see Empire worksheet "Determining Group Size": _____
3. Number of INELIGIBLE employees: (For additional information, please contact your Broker or Empire representative.) _____
4. Total number of employees waiving coverage (for non-HMO coverage only):_____
5. Total number of employees ENROLLING: _____
6. Probationary period/waiting period for **new employees**:

   ☐ None ☐ 1 month ☐ 30 days
   ☐ 2 months ☐ 60 days ☐ 90 days

   New eligible enrollees[2] will become effective on:

   ☐ First of month following completion of waiting period/ probationary period (excluding 90 day choice)

   ☐ Day following completion of waiting period/probationary periods (excluding None choice)
7. Probationary period/waiting period for **rehired employees**:

   Coverage is reinstated back to the date of the loss of coverage if rehired within 31 days of the loss of employment. If re-hire date is within 92 days of lay-off or termination of employment, the probationary period will be waived and the employee's coverage will be effective the date of rehire. If the employee is hired back after 92 days, then the employee must serve the group's probationary period for new employees.
8. Do you wish to offer Dependent child coverage from age 26 through age 29 for eligible dependents? ☐ Yes ☐ No
9. Do you wish to offer coverage for Domestic Partners? ☐ Yes ☐ No

The following information is needed to determine TEFRA[3] status. Employers may need to consult a tax expert to determine TEFRA status.

10. Is your group TEFRA eligible?
    Will (or did) your group have at least 20 full-time and part-time employees for at least 20 weeks? ☐ Yes ☐ No
11. Is this employer offering other group health insurance coverage to employees who are eligible for coverage under an Empire product (does not affect eligibility)? Select no if group only offers other HMO coverage: ☐ Yes ☐ No
12. Is your group subject to Federal COBRA or NY State Continuation of Coverage (fewer than 20 employees)? (select one box) See this site for additional COBRA information:

    www.dol.gov/agencies/ebsa/laws-and-regulations/laws/cobra

    ☐ Federal COBRA ☐ NY State Continuation of Coverage

1 Empire requires certain forms of proof to establish eligibility. See the small group guide for more details regarding eligibility categories and required forms of proof. For non-HMO products, 60% of total eligible employees must enroll, except during an annual waiver period pursuant to 45 C.F.R. 147.104. Empire reserves the right to request additional documentation to verify group size/eligibility for participation. Temporary employees; consultants; independent contractors; directors and officers who are not an owner, partner or employee; and union members covered by a union sponsored health plan are not eligible unless they meet the definition of "employee" in NY Ins Law Sect. 4235(d) as amended to have the meaning of "employee" set forth in 42 USC 300gg-91(d)(5).

2 New eligible employees include new employees and rehired employees. Newly eligible employees have 31 days from time of eligibility to enroll in coverage.

3 TEFRA stands for the Tax Equity and Fiscal Responsibility Act of 1982. Under TEFRA, when an employer has 20 or more full-time and/or part-time employees on its payroll for 20 weeks in the current or preceding calendar year, the group becomes the primary payer and Medicare becomes the secondary payer for the remainder of the calendar year and the following calendar year. This applies to claims of working-aged employees and their Spouses age 65+ even if they go below the 20/20 threshold. The 20 weeks in a calendar year do not have to be consecutive to reach the 20/20 threshold. Employees of affiliated service groups and controlled groups of businesses should also be counted. Employers may need to consult a tax expert to determine TEFRA status.

Also, under OBRA (Omnibus Budget Reconciliation Act), when an employer has 100 or more full-time and/or part-time employees on its payroll for 26 weeks in a calendar year, the group becomes the primary payer and Medicare becomes the secondary payer for the remainder of the calendar year and the following calendar year for claims of actively working employees and their dependents under the age of 65 that are Medicare eligible because of a disability.

Section E: Electronic Access of Group Information by Agent/Producer/Broker/General Agent

We, the employer, hereby authorize the agent/producer/broker/general agent named on the next page to use the EmployerAccess system of Empire to access the group's information, such as but not limited to enrollees, plan selections, and bills/invoices. Such agent/producer/broker/general agent is also hereby authorized to use the EmployerAccess system of Empire to make changes to the group's information on behalf of the group, such as but not limited to adding/deleting plans, adding/deleting employees, and/or changing employee demographic information. These authorizations shall terminate if the group's designated agent/producer/broker/general agent changes.

Select this box ☐ ONLY if the employer DOES NOT want to authorize the agent/producer/broker/general agent to access and change the group's information on behalf of the group. **Do not select this box if you consent.**

Section F: Electronic Billing

Electronic or paperless billing is the Employer's standard option. Monthly bills can be viewed and printed through EmployerAccess.
☐ I will view and print the bill/invoice online through EmployerAccess.
☐ I choose to opt-out of electronic billing, and I wish to receive a monthly paper bill.

Section G: General Terms and Agreement – Please read this section carefully before signing the application.

Standard Open Enrollment for Employees: The standard open enrollment period is at least 30 days before the group's renewal date and 30 days after, no more often than once in any 12 consecutive months. The open enrollment period does not apply to life and disability products.

We, the employer, as administrator of an Employee Welfare Benefit Plan under ERISA (Employee Retirement Income Security Act of 1974), apply to obtain the coverage indicated on this application. We understand that any dispute involving an adverse benefit decision may be subject to voluntary binding arbitration only after the ERISA appeals procedure has been completed.

We, the employer, as administrator of an Employee Welfare Benefit Plan which is a church plan or governmental plan as defined under ERISA (Employee Retirement Income Security Act of 1974) and therefore not subject to ERISA, apply to obtain the coverage indicated on this application.

The undersigned employer and/or authorized representative(s) hereby request(s) that it be approved for insurance coverage issued by Empire. Employer understands and represents, by way of its authorized representatives, that to its best knowledge and belief the entire application for Group Insurance has been reviewed, all answers contained herein are true and complete, and agrees:

1. If the Empire application is not complete, Empire reserve(s) the right to reject it and notify us in writing. We understand and agree that no coverage will be effective before the date determined by Empire, and that such coverage will be effective only if we have paid our first month's premium and this application is accepted. We further understand and agree that it is recommended that we keep prior coverage in force until notified of acceptance in writing by Empire and that no agent has the right to accept this application or bind coverage. If this application is accepted, it becomes a part of our contract with Empire.
2. If we decide to cancel our Empire group coverage after coverage has been issued, we understand that the cancellation will become effective on the last day of the month in which Empire received the written notification of cancellation or such later date as requested, and that no premiums will be refunded for any period between Empire's receipt of the notification and the last day of the month when the cancellation takes effect. If there are any premiums paid after the cancellation date, we understand that Empire will refund these premiums.

   In addition, the agent/producer/broker/general agent named on the next page of this application is hereby authorized to process any enrollment transactions for my company's coverage upon direction from the authorized group representative (including, but not limited to, Member enrollment, Member terminations, Member address changes, group contact changes, group address changes, plan renewal changes, and group contract terminations). This authorization shall be effective immediately and I agree that my company will be bound by the actions performed by the herein-named agent/producer/broker/general agent pursuant to my signature. Additionally, I acknowledge that I must notify Empire, in writing, to void this authorization in the event of a change in my company's Broker of Record.

INSURANCE FRAUD STATEMENT FOR INSURANCE COVERAGE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Sign here	Company officer signature **X**	Title	
	Printed name		Today's date (MM/DD/YYYY) / /

Section H: Agent/Producer/Broker Certification – To be completed by the agent/broker.

1. I am not aware of any information not disclosed by the employer in this application that may have bearing on this group's or any member's eligibility.
2. I have not completed any of the information contained in the application except with the permission of the applicant and as noted by my initials and date on the application.
3. I have not signed any of the applications for an employer representative or individual employee(s) application. If after submission of this application, I request any additions or changes to any of the above information, I will do so only with the written consent of the applicant, and I authorize the insurer to attribute such additions or changes to me.
4. I have advised the employer that a failure to provide complete and accurate information may result in a loss of coverage retroactive to the effective date of coverage and that coverage shall not be effective until the insurer reviews and approves the application and the employer receives a written notice from the insurer.
5. I am the appointed agent/broker and am receiving commissions for the submission of this employer. No portion of my commission payments from the insurer shall be paid to an agent/broker/producer who is not appointed/approved by the insurer.
6. I have advised the employer not to terminate any existing coverage until receiving written notification from the insurer that the coverage being applied for by this application is accepted.

Writing payable/sub-agent/producer/broker	%	**Second writing payable/sub-agent/producer/broker**	%

Agency name	Agency ID no.	Agency name	Agency ID no.
Agent/producer/broker name		Agent/producer/broker name	
Agent/producer/broker Tax ID/SSN		Agent/producer/broker Tax ID/SSN	
Payable/sub-agent/producer/broker Tax ID/SSN if different		Payable/sub-agent/producer/broker Tax ID/SSN if different	
Street address		Street address	
City	State / ZIP code	City	State / ZIP code
Phone no.	Fax no.	Phone no.	Fax no.
Email address		Email address	
Signature	Today's date (MM/DD/YYYY) / /	Signature	Today's date (MM/DD/YYYY) / /

For General Agent/Producer/Broker use only

General agent/producer/broker name		Agent/producer/broker Tax ID/SSN	
Street address	City	State	ZIP code

Sales Representative and Account Manager

Sales representative name		Sales representative ID no.	
Street address	City	State	ZIP code
Account manager name		Account manager ID no.	

Empire USE ONLY	Group no.	Tracking no.	Effective date (MM/DD/YYYY) / /