

FAQ	
<b>Effective Date</b>	1st of the month
<b>New-Business Deadline</b>	27th of the month or next business day if falls on weekend or holiday
<b>Participation Requirements</b>	60% participation of class total enrolling + valid waivers/number of eligible employees(*100) = 60%
<b>Valid Waivers</b>	Spousal/Domestic Partner Group Coverage, Medicare, Medicaid, Veterans or TRICARE, COBRA, Parental Coverage, Individual/Family Qualified Health Plan, NY State Essential Plan, and Other Employer-Sponsored Plan
<b>Accepted Tax Forms</b>	Newly Formed Business: Articles of Incorporation, SS4, Quarterly Wage Statement (if available), 1099-MISC, W4, payroll stub or cancelled payroll check for new hires. Existing Business: Quarterly Wage Statement, K-1, 1120, Schedule C, Schedule E, 1099-MISC, payroll stub or cancelled payroll check for new hires.
<b>Multiple Plan Option Restrictions</b>	A group cannot offer the same plan with a Pro and Pro Plus option (e.g., cannot offer a Gold Pro alongside a Gold Pro Plus plan).
<b>Accepted Payment Options for New Business</b>	EFT
<b>Owners Only Allowed?</b>	Yes. LLCs, S and C Corps do not require a common-law employee as long as the corporation has at least two owners who are not married to each other. Sole proprietorships and partnerships must have at least one common-law W2 employee (non-spouse of owner) who is eligible for and enrolled in group health coverage. For the purposes of underwriting, an owner is not considered a common-law W2 employee.
<b>Carve Outs Allowed?</b>	Management-Only Allowed. Allowed Classes: Geographic situs of employment, earnings, method of compensation, hours, and occupational duties.
<b>Out-of-Area (OOA) Participation</b>	No OOA enrollment. Can write members of groups who live, work, or reside in the service area, as long as the group's situs is somewhere in NY State.
<b>Service Area (Counties)</b>	Bronx, Kings (Brooklyn), Nassau, New York (Manhattan), Queens, Richmond, and Suffolk
<b>1099 Employee Requirements</b>	Attestation form
<b>Broker Commission</b>	4%
<b>Requirements when coming from a PEO</b>	We require a group to submit two (2) forms: <ul style="list-style-type: none"> <li>■ NY Small Professional Employer Organization Certification</li> <li>■ PEO/ELC Employer Questionnaire</li> </ul>

<b>Broker Services</b>	1-855-456-3668, Monday to Friday, 9am–5pm EmployerAndBrokerService@Healthfirst.org
<b>Deductible Accumulation Period</b>	Contract Year
<b>Lab Vendors</b>	Lab Corp & Quest
<b>Rx Info</b>	Rx Bin: 004336 PCN: ADV Rx Group: RX1663
<b>Rx Vendor</b>	CVS/Caremark
<b>Rx Deductible</b>	Embedded
<b>Renewal Deadline/ Requirements</b>	Group renewals should be completed by the 15th of the month prior to the renewal effective date. Renewals with no changes will automatically renew as-is. Plan changes are processed through our portal; Plan Change/Employee Class Definition Change Request form required to confirm new plan(s). Roster changes on renewal will require supporting tax documents to confirm eligibility.
<b>Dependent Cut-Off (Age 26 and 29)</b>	Age 26: End of month dependent turns 26 Age 29: End of month dependent turns 30
<b>Enrollment/Termination Rules</b>	1st-of-month enrollments terminate last day of calendar month. Date-of-hire enrollments terminate date employment ends. 30-day window to submit
<b>Audit Requirements</b>	Notification is sent 90 days prior to group’s anticipated renewal date. Audit kit must be submitted by the 1st of the month prior to the renewal effective date. Contact your Account Executive for more information.
<b>Long-Term Payment Options</b>	Check/EFT
<b>Enrollment Requirements</b>	Payroll required for member enrollments. No payroll docs required for new hires during contract year.
<b>Rehire Enrollment Rules</b>	Group selects rehire policy on group application.
<b>Member Add/Term Billing Rules</b>	Enrollments effective 1st–15th of month are billed for entire month. Enrollments effective 16th–last day of month are not billed. Terminations effective 1st–15th of month are not billed. Terminations effective 16th–last day of month are billed for entire month.
<b>HSA Vendor</b>	Health Equity Healthfirst covers all administrative fees for both the group and each employee account

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