Employer Enrollment Application For 1-50 Employee Small Groups Ohio

Please complete in black ink only

Section A: Application Type	
☐ New enrollment	Requested effective date (MM/DD/YYY)
Open Enrollment	
Our standard open enrollment period is at least 31 days before the Group's renewal date and 31 days after, which is held no more often than once in any 12 consecutive months. The open enrollment period does not apply to Life and Disability products.	

Section B: Company Information			
Legal company name			Employer tax ID no. (required)
Doing Business As (DBA)			
Company street address			
City	County	State	ZIP code
Billing address- If different from above			
City		State	ZIP code
Is this for coverage as a member of an association/chamber plan? ☐ Yes ☐ No If yes, association/chamber name: _____	Organization type: ☐ Corporation ☐ Partnership ☐ Proprietorship ☐ Government unit/agency ☐ Limited Liability Company (LLC) ☐ Labor union trust ☐ Other: _____		
SIC code - Required	Type of business (be specific)		Date business established
Company contact name	Company contact title		
Primary phone no.	Fax no.		
Email address			
Additional company contact name	Title		
Primary phone no.	Fax no.		
Email address			
Does group have a cafeteria plan under IRS Section 125? ☐ Yes ☐ No			

Employer tax ID no. (required): _____

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

Section C: Type of Coverage

1. Medical Coverage – Check all that apply.

PPO Plans	**Anthem Gold**	**Anthem Silver**	**Anthem Bronze**
Blue Access	☐ 500/20%/4000 ☐ 1000/20%/3750 ☐ 1350C/0%/3000 w/ HSA ☐ 1500/10%/2900 w/HSA ☐ 1500/20%/4000 ☐ 1750/0%/3425 w/HSA ☐ 2000/0%/2500 Plus w/HSA ☐ 2000/20%/4000 ☐ 2250/0%/2750 Plus w/HSA ☐ 2500/0%/7350 ☐ 2800/0%/3800	☐ 2500/50%/7000 ☐ 2700E/20%/4500 w/HSA ☐ 2700EC/0%/4800 w/HSA ☐ 3000EC/0%/4000 w/HSA ☐ 3500/30%/7350 ☐ 3500E/0%/5500 Plus w/HSA ☐ 4200E/0%/5500 Plus w/HSA ☐ 4500/30%/7350 ☐ 4900E/0%/6000 Plus w/HSA ☐ 5000/20%/7100 ☐ 6000/0%/6850 ☐ 6300/20%/7350	☐ 3500E/50%/6550 w/HSA ☐ 5000E/10%/6550 w/HSA ☐ 5500EC/0%/6550 w/HSA ☐ 6000EC/20%/6550 w/HSA ☐ 6250E/0%/6550 Plus w/HSA ☐ 6550E/0%/6650 Plus w/HSA ☐ 6600/50%/7350
HMO Plans	**Anthem Gold**	**Anthem Silver**	**Anthem Bronze**
Pathway Group	☐ 500/20%/4000 ☐ 1000/20%/3750 ☐ 1350C/0%/3000 w/ HSA ☐ 1750/0%/3425 w/HSA ☐ 2000/20%/4000 ☐ 2500/0%/7350	☐ 2500/50%/7000 ☐ 2700EC/0%/4800 w/HSA ☐ 3500E/0%/5500 w/HSA ☐ 4200E/0%/5500 w/HSA ☐ 4900E/0%/6000 w/HSA ☐ 6000/0%/6850	☐ 5000E/10%/6550 w/HSA ☐ 5500EC/0%/6550 w/HSA ☐ 6250E/0%/6550 w/HSA ☐ 6600/50%/7350
☐ **Other:**_____			

Choose your medical contribution for each month – only one choice is allowed.

Contribution option 1: Traditional option – We will contribute (50% to 100%):_____% per employee ____% per dependent (optional).

Contribution option 2: Percentage of plan option – We will contribute: _____% to _____(plan)

For Health Savings Account (HSA) plans.

☐ Group will establish Health Savings Account (HSA) with Anthem Blue Cross and Blue Shield (Anthem) facilitating with a banking services provider.

☐ Group will establish Health Savings Account (HSA) but does not want Anthem to facilitate in the creation of the account.

HSA administrator name	Phone no.	Email address

Riders/Optional Benefits – Select additional optional benefits.

☐ Calendar Year ☐ Plan Year ☐ Alliances

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

Contract code	Contract code	Contract code
1.	4.	7.
2.	5.	8.
3.	6.	9.

Employer tax ID no. (required): _____

2. Dental Coverage

Anthem Dental Family and Anthem Dental Family Enhanced plans include certified pediatric dental essential health benefits. All other plans including Anthem Dental Prime and Anthem Dental Complete with product families including Value, Classic, Enhanced, and Voluntary do not include certified pediatric dental essential health benefits.

Contract codes – Indicate the contract code(s) for the dental plan(s) selected. The codes can be found on the proposal/quote output.

Contract code 1:_____ Contract code 2:_____ ☐ No dental coverage selected

Choose your dental contribution for each month:

_____% per employee _____% per dependent (optional)

Select premium level: (Subject to underwriting approval)

☐ Base premium ☐ Bundled premium ☐ Medical Lock premium ☐ Medical Lock and Bundled premium

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 (DHMO, PPO)	Effective Date (MM/DD/YYYY)	Proposed termination date (MM/DD/YYYY)
		/ /	/ /
		/ /	/ /

Participation Requirements

Medical Lock (Packaged Enrollment): Enrollment and tiering must be identical on both the Anthem medical and Anthem dental plans. Example: enrollees with Single medical coverage must also have Single dental coverage; enrollees with Family medical coverage must also have Family dental coverage.

3. Vision Coverage – Select one plan option.

☐ No vision coverage at this time.

☐ Employer-Sponsored Plans

☐ Voluntary Plans

Contract codes – Indicate the contract code for the vision plan selected. The codes can be found on the proposal/quote output.

Contract code: _____

Choose your vision contribution for each month.

Employer-Sponsored plans require employers to contribute between 50% and 100%.

For Voluntary plans employers may contribute between 0% and 49%.

We will contribute: _____% per employee _____% per dependent (optional).

Select premium level: (Subject to underwriting approval)

☐ Base premium ☐ Bundled premium ☐ Medical Lock premium ☐ Medical Lock and Bundled premium

Participation Requirements

Medical Lock (Packaged Enrollment) All members enrolled in an Anthem medical plan must enroll in Anthem vision. Tiering must be identical on the medical and vision plans. Example: enrollees with Single medical coverage must also have Single vision coverage; enrollees with Family medical coverage must also have Family vision coverage.

4. Life/AD&D and Disability Coverage – Check all that apply. A minimum of two employees must enroll.

Life/AD&D products		**Disability products**	
Select products and group contribution percentage:		**Select products and group contribution percentage:**	
Product choice	**Percentage**	**Product choice**	**Percentage**
☐ None		☐ None	
☐ Basic Life & AD&D	_____%	☐ Short Term Disability	_____%
☐ Basic Dependent Life	_____%	☐ Long Term Disability	_____%
☐ Optional Supplemental/Voluntary Life and AD&D*	_____%	☐ Voluntary Short Term Disability	_____%
☐ Optional Supplemental/Voluntary Dependent Life*	_____%	☐ Voluntary Long Term Disability*	_____%
*Available for Groups of 10+		*Available for Groups of 10+	

If disability benefits are selected, indicate whether the employee pays disability premiums on a pre or post tax basis.

Short Term Disability	Voluntary Short Term Disability	Long Term Disability	Voluntary Long Term Disability
☐ Pre Tax	☐ Pre Tax	☐ Pre Tax	☐ Pre Tax
☐ Post Tax	☐ Post Tax	☐ Post Tax	☐ Post Tax

Are more than 50% of eligible employees in the group related by marriage or blood? ☐ Yes ☐ No

Life/AD&D and/or Disability Eligibility Probationary Period/Waiting Period

Would you like to waive the eligibility probationary period/waiting period for ALL existing employees at initial group enrollment? ☐ Yes ☐ No

Is the eligibility probationary period/waiting period for new eligible employees enrolling in Life/AD&D and/or Disability plans after the group's coverage effective date the same as the medical policy eligibility period? ☐ Yes ☐ No

If no, enter the Life/AD&D and Disability eligibility probationary period /waiting period below.

Class number	Coverage description (Ex. Life, Short Term Disability, Long Term Disability, etc.)	Description of eligibility probationary period (Ex. Date of hire, First of month following 60 days of continuous employment, etc.)

Will rehired employees be eligible to reinstate their Life/AD&D and/or Disability coverage at the level of coverage they had on their last day worked? ☐ yes ☐ no

If yes, length of time the group has to rehire an employee under this provision: □ 3 months □ 6 months □ 9 months □ 12 months

Eligible employees must be actively at work, and must satisfy any applicable waiting period. Minimum work hours required for eligible employees is 30 hours per week unless otherwise indicated.

Prior Coverage

Has this group had life/AD&D and/or disability coverage within 30 days of this application's signature date? ☐ Yes ☐ No

Will this plan replace current	If yes, Insurance company name – Policy/Contract Number	Termination date (MM/DD/YYYY)
Life/AD&D coverage ☐ Yes ☐ No		
Disability coverage ☐ Yes ☐ No		

Participation Requirements

Basic Life, Basic Accidental Death & Dismemberment, Short Term Disability: 100% participation required on non-contributory plans and 75% participation required on contributory plans.

Long Term Disability: 100% participation required on all non-contributory plans. 100% participation required for contributory plans of two or three eligible employees. 75% participation required on contributory plans with four or more eligible employees.

Basic Dependent Life: 100% participation required on non-contributory plans.

Optional Supplemental/Voluntary Life/Accidental Death & Dismemberment: The greater of five enrolled employees or 20% participation required.

Voluntary Short Term Disability and Voluntary Long Term Disability: The greater of 10 enrolled employees or 20% participation required.

Employer tax ID no. (required): _____

Section D: Eligibility

1. Average total number of employees during the prior calendar year(including employed owners/officers):_____
2. Number of eligible full-time employees (minimum 30 hours per week - see above for Life/Disability eligibility minimum hours):_____
3. Number of employees enrolling in:

   Medical:_____ Dental:_____

   Vision:_____ Life/Disability:_____
4. Number of eligible DECLINING employees:_____
5. Number of INELIGIBLE employees:_____
6. Do you wish to offer coverage for domestic partners?
   ☐ Yes ☐ No
7. Probationary period/waiting period for **new employees**:
   ☐ None ☐ First of month after hire date
   ☐ 30 days ☐ 60 days ☐ 90 days
8. New eligible enrollees will become effective on:
   ☐ First of month following completion of waiting period/probationary period
   ☐ Day following completion of waiting period/probationary periods (required for 90 day waiting period)

   The standard effective date is first of the month following the waiting period/probationary period.
9. Under the Medicare Secondary Payer rules, which one applies for your group?
   ☐ Medicare is primary (less than 20 employees)
   ☐ Anthem is primary (20 or more employees)

   Anthem is primary coverage for groups with 20 or more total employees on each working day in each of 20 or more calendar weeks in the current calendar year or the preceding calendar year.
10. Is your company currently subject to COBRA (employed 20 or more total employees on at least 50% of the working days in the previous calendar year)? ☐ Yes ☐ No

Section E: Ownership

Please account for 100% of the ownership, regardless of eligibility. Insert an additional sheet if necessary.

Last name	First name	M.I.	Percentage of ownership	Eligible
			_____%	☐ Yes ☐ No
			_____%	☐ Yes ☐ No
			_____%	☐ Yes ☐ No

Section F: General Agreement

Please read this section carefully before signing the application.

The following subsection is for Medical/Dental/Vision Applicants:

Please check the box that applies:

☐ 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. 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.

Employer understands and certifies the following, and if approved for coverage, agrees by payment of the required premiums, and the authorized representative certifies on behalf of the employer:

1. To comply with all terms and provisions of the Group Contract(s) issued, and trust agreements, if applicable.
2. To make the coverage available to all eligible employees and their eligible dependents and to distribute information and documents to enrolled employees as needed.
3. To maintain records and furnish to Anthem or their designated agent(s), any information required in connection with administration of the coverage.
4. To provide notice of applicable conversion rights and rights to continue health coverage under COBRA to eligible employees and eligible dependents.
5. That statements of medical history will be required of employees, and dependents when applying for coverage within or outside the time frames or amount of coverage limits established by Anthem.
6. That approval for this coverage may cancel any prior contracts and/or coverage with Anthem effective immediately preceding the effective date of the employer's coverage.
7. To pay Anthem by the premium due date, the premiums on behalf of each member covered under the contract, unless otherwise stated in any financial agreement between the parties, to submit applications of employees prior to their date of eligibility, to keep all necessary records regarding membership, to assume responsibility for handling the COBRA and state-mandated continued group coverage and/or conversion process, if applicable.
8. That claims filed by or on behalf of members may, at Anthem's option, be suspended if premiums are not timely received.
9. If applicable, employer will receive on behalf of members, all notices delivered by Anthem, and immediately forward such notices to persons involved, at their last known address.
10. The advance premium check does not create temporary or interim coverage and that receipt and deposit of that payment does not guarantee issuance of coverage. Rather, issuance of coverage is expressly conditioned on Anthem's determination that the group is an acceptable risk based on their current underwriting practices and procedures. Unless these conditions are met, there shall be no liability on the part of Anthem except to refund the payment. The employer will be responsible for returning to individual.
11. That in order for Anthem to accept or decline this application, all the information requested on this application must be completed. In the event the application is not complete, Anthem, or its designated agent(s), is authorized to obtain the necessary information and to complete that information on this application. The employer understands that the coverage issued by Anthem may be different than the coverage applied for herein. In that event, Anthem shall notify the employer of such differences, and by payment of the appropriate premiums, the employer will accept the coverage as issued.
12. The premium rates calculated for the employer are contingent, based upon the accuracy of the eligibility data submitted on employees and covered dependents to Anthem by the employer. Anthem reserves the right to review such rates upon receipt of all individual applications for employers' employees and to modify the rates, if the enrollment information so warrants. Any misstatements on employees' application or failure to report new medical information prior to the employees' effective dates may result in a material change to the groups' coverage or premium rates as of the effective date of coverage.
13. The entire application for Group coverage has been reviewed, and all answers contained herein are true and complete to the best of the employer's and/or authorized representative's knowledge and belief.
14. All employees applying for coverage are employees of the employer and receive salary or wages documented on state and/or federal payroll reports. Eligible full-time employees must work at least 30 hours per week, must be actively at work, must have satisfied any applicable eligible waiting period.
15. The requested coverage is not in effect unless and until this application is approved by Anthem, that approval of coverage shall be evidenced by issuing Group contracts and/or policies to the employer, and an employee's coverage is not in effect unless and until the employee applies and is approved for coverage by Anthem.
16. The employer acknowledges that he has signed the attached benefit proposals indicating the coverages requested.
17. The broker listed below is authorized to make enrollment and eligibility changes on behalf of the employer's group health plan, and employer will immediately inform Anthem if this authorization is revoked.
18. This small group off-exchange product is not eligible for a premium tax credit.
19. The HSA, which must be established for tax-advantaged treatment, is a separate arrangement between the individual and a bank or other qualified institution. Applicant must be an "eligible individual" under IRS regulations to receive the HSA tax benefits.

The following subsection is for Life, AD&D and/or Disability Applicants:

The undersigned employer and/or authorized representative hereby requests that it be approved for insurance coverage through Anthem Life Insurance Company (Anthem Life). Employer understands and represents to the best of his knowledge and belief the following, and if approved for coverage, agrees by payment of the required premiums; and the authorized representative certifies on behalf of the employer:

1. To comply with all terms and provisions of the Group Contract(s) issued, and trust agreements, if applicable, and also accepts enrollment under Anthem Life trust policy(ies), if applicable;
2. To make the insurance coverage available to all eligible employees and their eligible dependents and to distribute information and documents to enrolled employees as needed;
3. To maintain records and furnish to company or their designated agent(s), any information required in connection with administration of the insurance coverage;
4. To provide notice of applicable conversion rights to eligible employees and eligible dependents;
5. That statements of medical history will be required of employees and dependents when applying for coverage within or outside the time frames or amount of coverage limits established by Company for life and disability insurance;
6. That approval for this insurance may cancel any prior contracts and/or coverage with Company effective immediately preceding the effective date of the employer's coverage;
7. To pay Company by the premium due date, the premiums on behalf of each member covered under the contract, unless otherwise stated in any financial agreement between the parties, to submit applications of employees prior to their date of eligibility, to keep all necessary records regarding membership;
8. That claims filed by or on behalf of members may, at Company's option, be suspended if premiums are not received timely;
9. The employer will receive, on behalf of members, all notices delivered by Company, and immediately forward such notices to persons involved, at their last known address;
10. The advance premium check does not create temporary or interim insurance coverage and that receipt and deposit of that payment does not guarantee issuance of insurance coverage. Rather, issuance of insurance coverage is expressly conditioned on Company's determination that the group is an acceptable risk based on their current underwriting practices and procedures. Unless these Conditions are met, there shall be no liability on the part of Company, except to refund the payment. The employer will be responsible for returning to individual employees any part of the payment contributed by those employees;
11. That in order for Company to accept or decline this application, all the information requested on this application must be completed. In the event the application is not complete, Company, or its designated agent(s), is authorized to obtain the necessary information and to complete that information on this application. The employer understands that the coverage issued by Company may be different than the coverage applied for herein. In that event, Company shall notify the employer of such differences, and by payment of the appropriate premiums, the employer will accept the coverage as issued;
12. The premium rates calculated for the employer are contingent, based upon the accuracy of the eligibility data submitted on employees and covered dependents to Company by the employer. Company reserves the right to review such rates upon receipt of all individual applications and modify the rates, if the enrollment information so warrants. Any misstatements on employees' applications or failure to report new medical information prior to the employees' effective dates may result in a material change to the group's coverage or premium rate as of the effective date of coverage;
13. The entire application for Group Insurance has been reviewed, and all answers contained herein are true and complete to the best of the employer's and/or authorized representative's knowledge and belief;
14. All employees applying for coverage are employees of the employer, receive salary or wages documented on state and/or federal payroll reports, work full-time (unless otherwise approved by Company in writing) and meet any other eligibility requirements for coverage;
15. That an employee not actively at work on the policy effective date or the employee's eligibility date will not be covered until such employee returns to active work.
16. The requested coverage is not in effect unless and until this application is approved by Company, that approval of coverage shall be evidenced by issuing insurance contracts and/or policies to the employer, and an employee's coverage is not in effect unless and until the employee applies and is approved for coverage by Company.

Fraud Notice

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Sign here	Company officer signature **X**	Title	
	Printed name		Date (MM/DD/YYYY)
Accepted by Anthem Blue Cross and Blue Shield and/or Anthem Life authorized representative	Printed name		Date (MM/DD/YYYY)

Employer tax ID no. (required): _____

Section G: Agent/Producer/Broker Certification

1. I am not aware of any information not disclosed by the client in this application that may have bearing on this risk.
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 applicant. 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 Blue Cross and Blue Shield (Anthem) and/or Anthem Life 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 or re-rating of the employer's premium retroactive to the coverage effective date and that coverage shall not be effective until Anthem and/or Anthem Life reviews and approves the application and the employer receives a written notice from Anthem and/or Anthem Life.
5. I am the appointed agent/broker and am receiving commissions for the submission of this client. No portion of my commission payments from Anthem shall be paid to an agent/broker/producer not appointed/approved by Anthem and/or Anthem Life.
6. I have advised the client not to terminate any existing coverage until receiving written notification from Anthem and/or Anthem Life 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 ID no.				Agent/producer/broker ID no.			
Payable/sub-agent/producer/broker ID no. if different				Payable/sub-agent/producer/broker ID no. 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		Date (MM/DD/YYYY)		Signature		Date (MM/DD/YYYY)	

For General Agent/Producer/Broker use only			
General agent/producer/broker name		Agent/producer/broker ID no.	
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.	

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