

General

If additional space is needed at any point while completing the form, please attach additional sheets as necessary.

Section 1: Group Information

1. Group/Business name or DBA name

The name by which your group will be identified in our system

3. Employee Retirement Income Security Act of 1974 (ERISA)

In general, ERISA does not cover group health plans established or maintained by governmental entities, churches for their employees, or plans which are maintained solely to comply with applicable workers compensation, unemployment, or disability laws.

ERISA also does not cover plans maintained outside the United States primarily for the benefit of nonresident aliens or unfunded excess benefit plans.

4. EINITIN & SIC Code

Your Employer Identification Number/Tax Identification Number (EIN/TIN) is a nine digit number assigned by the Internal Revenue Service (IRS). Your EIN/TIN may be found on your business's tax returns.

A Standard Industrial Classification (SIC) code is a four digit number which classifies industries. Visit the SIC System Search on the Department of Labor Occupational Safety and Health Administration (OSHA) website for assistance in determining your business's SIC code.

6. Company Officer's Name

The name of the ultimate decision maker regarding the business's health insurance. This identifies the person authorized to sign the Master Group Agreement on the company's behalf.

8. Organization

A. Organization Type

- o Select the applicable organization.

A public library is an example of a Public Entity.

If B or C is "Yes," then prior review by Underwriting is required. Contact your sales representative for details.

9. List Owners/Partners/Shareholders and Percentage of Ownership

Please list all owner names representing up to 100 percent ownership.

(continued)

Section 1 (continued)

10. Indicate company organization

The responses in this section ensure compliance with the Blue Cross Blue Shield Association guidelines.

- o A Stand Alone business manages its own activities and does not depend on a larger entity for financial support.
- o A Parent company owns enough of another entity to control the operations of the other entity.
- o A Subsidiary is a company that is either partly or wholly owned/controlled by another company.
- o A Local Plant/Office/Division is a specific part of a company.

Example: A company manufactures construction equipment and medical equipment – each at separate locations. The location that manufactures medical equipment is a Local Plant/Office/Division.

11. Commonly owned businesses or affiliates

If the group is already required to submit its own tax documentation, ownership tax documentation must also be provided for any commonly owned business. See Section 9 instructions for cases where tax documentation is required and for tax filing examples.

12. Does your group have employees living outside the Excellus BlueCross BlueShield service area who are enrolling in coverage?

When a group has employees working outside of Excellus BlueCross BlueShield's service area, the Quarterly Wage Report or equivalent state tax filing forms must be provided. See Section 9, Proof of Employment instructions for an explanation of how to notate each employee.

Contact your sales representative for details regarding the prior underwriting review.

13. Does your company employ any telecommuters or remote employees?

Please attach a list of employee names and their home addresses from which they work.

Section 2: Address and Contacts

1. Group Contact

The person who handles the day-to-day administration of the health insurance.

2. Business Physical Address

The physical location/office to which the employees enrolling in group coverage report.

3. Headquarters Address

The main location of the business. Address should be a physical location/office.

4. Mailing Address

The address to which communications should be sent.

5. Billing Contact

The person who manages billing and the address to which invoices should be sent.

Section 3: Group Size, Other Regulatory Information

1. Group Size: To Determine Market Segment

This section is based upon the prior calendar year.

These counts must include **all** locations/entities combined for Applicable Large Employer determination.

For a startup company, please complete this section using the current calendar year's information. Per 26 U.S. Code § 4980H(c)(2)(C), "In the case of an employer which was not in existence throughout the preceding calendar year, the determination of whether such employer is an applicable large employer shall be based on the average number of employees that it is reasonably expected such employer will employ on business days in the current calendar year."

Group Size Calculation:

A.	Average full-time employees (30+ hours/ week) employed in the prior calendar year: Note: If this number fluctuates, please add the number of people employed each month of the prior calendar year and then divide the total by twelve to get the average.	
B.	Total number of part-time hours worked by all part-time employees in the prior calendar year:	
C.	Total number of part-time hours worked in the prior calendar year divided by 1440: (Answer B/1440) Note: Seasonal employees working fewer than 120 days in the calendar year should be carved out.	
D.	Total full-time employees and full-time equivalents to determine group size: (Answer A + Answer C) Note: Round down to the nearest whole number.	

Enter the value of D in Section 3, Question 1 of the group application.

2. Group Size: For Medical Loss Ratio Reporting Purposes

If this number fluctuates, please add the number of people employed each month of the prior calendar year and then divide the total by twelve to get the average.

3. Group Size: For Medicare Secondary Payer Purposes

For information regarding the aggregation of employee counts for affiliated businesses, please refer to Social Security Act §1862 (b)(1)(E)(i).

Section 4: Individuals not listed on the NYS-45-ATT or other state equivalent

List the names of eligible individuals not shown on applicable state quarterly wage report.

- o Indicator – indicate the category under which the individual falls:
New Employee (E), Partner (P), Business Owner (B), Retiree (R), COBRA Beneficiary (C), or Other (O) with explanation.

(continued)

Section 4 (continued)

- o DOH or DOR – Provide the Date of Hire (DOH) for newly hired employees and the Date of Retirement (DOR) for retirees.

Example:

Name	Indicator	DOH or DOR	Name	Indicator	DOH or DOR
Jack Doe	R	1/1/2016	Jane Doe	B	
Jim Doe	C		John Doe	E	12/1/2017

Section 5: Employee and Retiree Eligibility

1. *Eligible Individuals*

Please include owners, employees, and retirees not on a plan specifically for the group's Medicare enrollees. Also include individuals enrolled in COBRA, NYS Continuation, and the Young Adult Option.

2. *Medical Eligibility Policy for New Employees and Rehires*

Please complete **all** columns.

Employee Class

- o Class names provided in this section are entered in our system
- o Classes should not have any crossover. For instance, the Management and Salaried classes may overlap. Suggested pairings are Salaried & Hourly and Management & Non-Management.
- o An owner may not be classified as Hourly.

Number of Hours

- o The minimum number of hours members of a specified class must work each week to be eligible for coverage.
- o Excellus BlueCross BlueShield does not permit small groups to set minimum hour requirements fewer than 20 hours per week or greater than 40 hours per week. Large groups may set minimum hour requirements between 17.5 and 40 hours per week.
- o A Full-Time employee must work between 30 and 40 hours per week. A Part-Time employee must work fewer than 30 hours.

New (N), Rehire (R), or Both (B)

- o Indicate to which employees the probationary period pertains. If the new hire and rehire eligibility policy differs, please complete multiple rows.

Probationary Period

- o The policy that is entered into our system to determine the eligibility date.
- o The waiting period for a medical plan may not exceed 90 days.

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Section 5 (continued)

Retiree Eligibility

Excellus BlueCross BlueShield has the following requirements which must be met in order for a group to offer retiree coverage:

- o The class may not include individuals who were not members of an eligible active class prior to retirement,
- o The employee must be at least 55 years of age at the time of retirement, **and**
- o The employee must have worked at least three full years for the employer prior to retirement.

3. Medical Products - Employer Contribution (Monthly Amount)

Please list percentage or monthly dollar amount contributed for all tiers, even if the tier does not currently apply to any employees.

The Subgroup Number is required only if the group will have multiple subgroups (e.g., a different subgroup for each location).

Example: A group covers both Management and Non-Management employees and offers two Silver plans. For subscriber-only coverage, the employer contributes \$400 per month to premiums for Management and \$200 to premiums for Non-Management. If the employee has any dependents, the employer contributes an additional \$200 to Management (a total of \$600) and \$100 to Non-Management (a total of \$300). The group would complete the contribution table in the following way:

Product Name	Subgroup Number	Class Name	Type		Please list percentage or monthly dollar amount contributed by tier:			
			\$	%	Employee	w/Spouse	w/Child(ren)	Family
Silver 1		A004	<input checked="" type="checkbox"/>	<input type="checkbox"/>	400	600	600	600
Silver 1		A005	<input checked="" type="checkbox"/>	<input type="checkbox"/>	200	300	300	300
Silver 2		A004	<input checked="" type="checkbox"/>	<input type="checkbox"/>	400	600	600	600
Silver 2		A005	<input checked="" type="checkbox"/>	<input type="checkbox"/>	200	300	300	300

3. HSA/HRA - Employer Contribution (Annual Amount)

Please list the percentage or annual dollar amount contributed for all tiers to a Health Savings Account (HSA) or a Health Reimbursement Account (HRA), even if the tier does not currently apply to any employees.

Example: A group covers both Management and Non-Management employees and offers 1 Bronze High Deductible Health Plan. The employer contributes \$0 to premiums (so the contribution table in Question 2 indicates no contribution), but contributes to a Health Savings Account. For subscriber-only coverage, the employer contributes \$6,000 annually to Management and \$3,000 to Non-Management. If the employee has any dependents, the employer contributes an additional \$6,000 to Management (a total of \$12,000) and \$3,000 to Non-Management (a total of \$6000). The group would complete the contribution table in the following way:

Product Name	Subgroup Number	Class Name	Type		Please list percentage or monthly dollar amount contributed by tier:			
			\$	%	Employee	w/Spouse	w/Child(ren)	Family
<input checked="" type="checkbox"/> HSA <input type="checkbox"/> HRA		A004	<input checked="" type="checkbox"/>	<input type="checkbox"/>	6000	12,000	12,000	12,000
<input checked="" type="checkbox"/> HSA <input type="checkbox"/> HRA		A005	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3000	6000	6000	6000

Section 6: Dental Information

1. Dental Participation Calculation

- A. Include any employees, owners, shareholders, etc. offered health insurance coverage, even if they waive coverage.
- B. Include all retirees who are eligible to enroll in coverage.
- E. See Section 9 instructions for explanation of a “valid waiver.”
- G. Enter the total number of eligible individuals enrolling in the group dental plan. This is determined by the number of contracts. If one eligible employee enrolls as the dependent of another eligible employee, count the individual as one.

2. Dental Eligibility Policy for New Employees and Rehires

Please see Section 5 instructions for assistance.

Unlike the requirements for a medical group plan, the probationary period for a dental group plan may be up to 12 months.

Retiree Eligibility

Please see Section 5 instructions for assistance.

3. Dental Employer Contribution (Monthly Amount)

Please list percentage or monthly dollar amount contributed for all tiers, even if the tier does not currently apply to any employees.

Section 7: Broker of Record Information

If applicable, please provide both the name of the agent and the name of the brokerage. This section alone suffices to appoint a broker.

Section 8: Employer Attestation

The individual signing the form must be a representative of the group who is authorized to make health insurance decisions on behalf of the business.

Section 9: Checklist

Small Group	Business Check	<ul style="list-style-type: none">➤ Check must be written from business’s bank account.➤ For a startup company that does not yet have available checks, please provide documentation confirming the business has its own bank account (e.g., a notice from the bank).
	Proof of Employment	<ul style="list-style-type: none">A. NYS-45 (or other state equivalent)<ul style="list-style-type: none">➤ The names and wages on the NYS-45 must be visible. Any eligible employees enrolling in coverage must show wages supporting working the required minimum number of hours as indicated in Section 5, Employee and Retiree Eligibility (or Section 6, Dental Information –if applicable).

(continued)

Section 9 (continued)

Small Group	Proof of Employment	<p>➤ Each individual on the NYS-45 must be indicated as eligible or ineligible for group coverage. If multiple classes are offered coverage, the eligible employees should be indicated with their applicable classes. Indicate any terminated employees as well. Example: A group covers Management and Non-Management working at least 30 hours per week:</p> <table><tr><td></td><td>Name</td><td>Quarterly Wage</td></tr><tr><td>Management</td><td>Doe, Jack, A</td><td>20,000</td></tr><tr><td>Non-Management</td><td>Doe, Jane, B</td><td>15,000</td></tr><tr><td>Ineligible</td><td>Doe, John, C</td><td>1,000</td></tr><tr><td>Terminated</td><td>Doe, Joe, D</td><td>10,000</td></tr></table> <p>B. Payroll</p> <p>➤ Please provide payroll from date of hire for any newly hired employee, including all employees of a startup company. This includes an employee not appearing on the most recent NYS-45 at all <i>and</i> an employee listed on the NYS-45 but who only worked part of the quarter.</p> <p>C. W-4</p> <p>➤ Please provide a W-4 for any newly hired employee for whom payroll is not yet available.</p>		Name	Quarterly Wage	Management	Doe, Jack, A	20,000	Non-Management	Doe, Jane, B	15,000	Ineligible	Doe, John, C	1,000	Terminated	Doe, Joe, D	10,000
	Name	Quarterly Wage															
Management	Doe, Jack, A	20,000															
Non-Management	Doe, Jane, B	15,000															
Ineligible	Doe, John, C	1,000															
Terminated	Doe, Joe, D	10,000															
Business Tax Filings	A. The most recent business tax documentation is required if:	<ul style="list-style-type: none">• Three or fewer individuals are enrolling, and/or• An enrolling owner does not appear on the quarterly wage report <p>Note: If research results in conflicting information, Underwriting may request tax documentation for scenarios other than the above, as well as other tax documentation (e.g., the 1065 or 1120S tax forms) when applicable. The following table shows several common structures and the corresponding tax documentation.</p> <table><tr><th>Structure</th><th>Tax Filings</th></tr><tr><td>Single Owner</td><td>Schedule C or Schedule F of Form 1040</td></tr><tr><td>Partnership</td><td>K-1 forms for all partners</td></tr><tr><td>Limited Liability Company (LLC)</td><td>Either:<ul style="list-style-type: none">- Schedule C or Schedule F of Form 1040,- K-1 forms for all members, or- 1120¹ with Schedule G and Form 1125E</td></tr><tr><td>C-Corporation</td><td>1120¹ with Schedule G and Form 1125E</td></tr><tr><td>Subchapter S-Corporation</td><td>K-1 forms for all shareholders</td></tr><tr><td>Charitable Organization</td><td>Form 990¹</td></tr></table>	Structure	Tax Filings	Single Owner	Schedule C or Schedule F of Form 1040	Partnership	K-1 forms for all partners	Limited Liability Company (LLC)	Either: <ul style="list-style-type: none">- Schedule C or Schedule F of Form 1040,- K-1 forms for all members, or- 1120¹ with Schedule G and Form 1125E	C-Corporation	1120 ¹ with Schedule G and Form 1125E	Subchapter S-Corporation	K-1 forms for all shareholders	Charitable Organization	Form 990 ¹	
Structure	Tax Filings																
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¹ Pages 1-3

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Section 9 (continued)

Small Group	Business Tax Filings	<p>B. For a newly formed business with no tax return filings available, please provide the following:</p> <ul style="list-style-type: none"> ➤ SS-4 / Employer Identification Number (EIN) assignment letter ➤ Operating Agreement / Articles of Organization / Articles of Incorporation – depending on the business structure. Documentation should indicate the owner name(s) and the percentage(s) of ownership. In some cases, the Bylaws outline ownership.
	1094-C	If the response to Section 3, Question 1 is 50 or greater, please provide a copy of the 1094-C for all members of a controlled group.
	Waivers	<p>A. Valid waivers should be provided for dental groups that would otherwise not meet participation requirements. Example: A group selects a contributory product. The group has 10 employees eligible for coverage. Four employees apply for coverage. Participation is 40 percent, but the requirement for a contributory product is at least 50 percent. The group must provide waivers.</p> <p>B. A valid waiver is complete and lists an acceptable reason for waiving (e.g., covered through spouse). Examples of invalid reasons include “Don’t want” and “Can’t afford.”</p> <p>Note: A group should be able to furnish waivers upon request, even if the group does not fall into the category mentioned in (A) above.</p>

Note: We reference public sources of information during our review process. If public sources conflict with the information provided on this form, additional information may be required.

Disclaimer: Excellus BlueCross BlueShield will not share your personal information with other individuals or organizations without your permission, except when applicable by law.