

Eligibility and Participation

To be completed by the employer

- An eligible employee is an employee who works a *minimum* of 25 hours per week on a permanent basis. Owners, sole proprietors and partners are considered eligible.
- Affiliated companies are companies that qualify as parent/subsidiary and/or brother/sister controlled groups as defined in IRC section 414, or are eligible to file a combined tax form.

1. Do you have any affiliated companies? Yes No

If yes, list all affiliated companies (attach additional sheet if more space required)

Company Name _____ Company Name _____

Address _____ Address _____

Nature of Business _____ Nature of Business _____

Include Company in Plan Yes No Include Company in Plan Yes No

Number of Eligible Employees _____ Number of Eligible Employees _____

Tax ID Number _____ Tax ID Number _____

2. Identify the number of employees in the following categories (if not applicable, indicate N/A):

Employee Status:	Currently Covered by:	Number Enrolling in:
Full-time _____	COBRA Continuation _____	Life/AD&D _____
Part-time _____	State Continuation _____	Health _____
Temp or Contract _____	Medicare _____	Weekly Income _____
In Waiting Period _____	USERRA _____	Dental _____
		Vision _____

A Group may be non-renewed if it falls below 2 employees, or the participation requirements are not maintained.

3. COBRA Eligibility: All employers who had 20 or more employees on 50% of their typical business days, during the previous calendar year, must comply with COBRA. Part-time employees are counted as a fraction of a full-time employee.

Identify the number of employees in the following categories (if not applicable, indicate N/A):

Full-time _____ Part-time _____

Combined total hours worked per year _____ Number of hours per week considered full-time _____

4. Indicate the percent of premium or dollar amount paid by employer below:

	Life	Weekly Income	Health	Dental	Vision
Employee					
Dependent(s)					

5. Waiting Period for New Employees

30 days 60 days 90 days Other* _____

Waive waiting period on original employees

**Cannot exceed 90 days.*

Effective and Termination Dates

Immediately. Coverage begins immediately following the waiting period and ends immediately following termination of employment or change in status from eligible to non-eligible employee or dependent.

1st of month following. Coverage begins on the first of the month following the waiting period and ends on the last day of the month in which employment terminates or status changes from eligible to non-eligible employee or dependent.

6. In addition to this health plan, will your company provide supplemental health coverage, that is, either a self-funded or insurance program that helps cover all or part of the employees' deductible under the primary health coverage?

7. Special Requests (please list any special requests here for underwriting considerations):

Agent Information

Employer Name _____

New Case Submission Checklist (required to complete the Underwriting process):

- Employer Group Application OH SGERA 8/08
- Employer Trust Request to Participate Form
 - ATRTP 7/05 REV 3/08 for American's Choice Options
 - AT5RTP 4/06 for APEP Choices, Next Generation HSA or Triple Tier
- HealthEquity HSA Authorization Form (required for NGHSA plan if HealthEquity chosen as fund administrator)
- HealthEquity HRA Employer Application (required for APEP Choices plan if HealthEquity chosen as fund administrator)
- Group employee application for all employees and new hires who will be eligible to apply for insurance within 60 days of the effective date. Employees waiving coverage must provide reason for waiving.
- Husband and wife groups need copy of ownership papers
- The **final** proposal (or list the final proposal ID number) indicating the employer's selected benefits, final census and effective date
- Employer's current premium statement from the prior carrier
- Employer's most recent quarterly state wage and tax statement. For owners not listed on wage and tax statement, we need a copy of ownership papers. For employees not listed on wage and tax statement, we need a copy of current pay stubs.
- Employer's check for the first month's premium made payable to American Community Mutual Insurance

Does this group qualify for JET Issuance? Yes No

All of the above items are required for JET issuance of a group, and:

- No missing information on forms No significant medical conditions
- All of the above received by American Community at least 2 weeks prior to the requested effective date

American Community will contact the agent with a reference number when the new case is received in the Home Office.

Premium submitted \$ _____	Proposal I.D. _____
Requested effective date _____	subject to Home Office approval
Where proposal created: <input type="checkbox"/> Agent Office	<input type="checkbox"/> National Sales Office <input type="checkbox"/> Home Office
Mail new case certificates and ID cards to: <input type="checkbox"/> Agent	<input type="checkbox"/> Employer
Has this group been pre-reviewed by American Community prior to this submission?	

AGENT #1

Name _____

Agent # _____

Phone # _____

Fax # _____

Email _____

Split Commission% _____

AGENT #2

Name _____

Agent # _____

Phone # _____

Fax # _____

Email _____

Split Commission% _____

All agents sharing commissions on this application must sign. Example: 50% Agent #1 and 50% Agent #2.

Agent's Statement: I certify that all of the information contained in the Employer Group Application, the employee applications and any attached papers is correct to the best of my knowledge. I have fully explained the provisions of the Group Application and the plan of benefits selected by the employer as described by American Community in its brochure. I have notified the group that their employees may be contacted by an American Community underwriter to verify information on their application.

Signature of Agent _____ Date _____

Signature of Agent _____ Date _____