

Underwriting Guidelines



This list is intended to be informative and is not all-inclusive. Other policies and guidelines may apply.

Census Data

Census data must be provided on eligible (and COBRA eligible) employees and must include:

- Name
- Age or date of birth
- Gender
- Dependent status
- Residence ZIP Code

Employer Eligibility at Initial Enrollment

- Group size: 2-500 eligible employees
- Group must be domiciled in a state where ChoiceBuilder® is marketed
- A two-life group must be actively in business for at least two months prior to the requested effective date
- Valid Federal Tax ID Number (not a Social Security number)

Employer Participation at Initial Enrollment

Group size

- Available Carriers: (Group must offer a PPO Carrier to go along with the DHMO Carrier)

2-9 Employees

- Employer sponsored benefits: Dental, Vision, Chiropractic/Chiropractic & Acupuncture, and Life
- Voluntary benefits: Vision, Chiropractic/Chiropractic & Acupuncture

10-500 Employees

- All Employer sponsored benefits: Dental, Vision, Chiropractic/Chiropractic & Acupuncture, and Life
- Voluntary benefits: Dental (five or more employees must enroll), Vision, Chiropractic/Chiropractic & Acupuncture

Effective Dates

- First of the month (Employer may apply 60 days in advance – rate at time of effective date will apply)

Waiting Period (All Employees)

First day of the month following:

- Date of hire, 30, 60, 90, 180, 365 days available (waiting period may be waived at initial group enrollment)

Rate Guarantee

- 12 months

Required Employer Contribution for Employer Sponsored Benefits

- 50% of the lowest cost benefit design for Dental and Vision
- Dependent contribution, if any, is at the employer's discretion
- 100% for Chiropractic/Chiropractic & Acupuncture, and Life

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Administration Fee

Per employer group, per location, per month:

- 2 – 8 employees \$25
- 9 – 20 employees \$30
- 21 – 199 employees \$35
- 200+ employees \$50

Employee Eligibility

Employee must work the minimum number of hours for the employer to be considered a full-time eligible employee. Ineligible employees include 1099, commissioned, permanent employees eligible for medical coverage offered by or through a labor union, part-time working less than 30 hours, seasonal, temporary, and employees on a leave of absence not categorized as FMLA, Workers Compensation, or Military.

Dependent Eligibility

Spouse must be legally married to eligible employee. Child must be:

- Born to, a step-child, legally adopted or under a court ordered guardianship, of eligible employee or employee spouse or domestic partner
- Financially dependent upon the employee (IRS guidelines)
- Unmarried or not involved in a domestic partnership
- Under age 26 (unless disabled, disability occurring prior to age 26)

General New Business Submission Requirements (see website for detailed submission checklist)

The following items should be submitted prior to the requested effective date:

- Employer application
- Employee enrollment form (Dental/Vision/Chiropractic/Life)
- Waivers
- Owner/Partner form for owners/partners not listed on the Quarterly Wage & Withholding Report with a full-time salary
- Reconciled copy of most recent Quarterly Wage & Withholding Report (if requested)
- Employer may submit the group's premium deposit check payable to ChoiceBuilder, at case submission (add an additional one-time fee of \$100 for Section 125). Original check(s) or completed Initial Payment Form for at least 90% of total premium due must be received by the underwriter prior to case approval

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