



**NOTE: This checklist is provided as a guide. The carrier may require additional items and documentation. Please refer to the carrier's underwriting guidelines for a complete list of requirements. Please use the latest version of forms.**

Our goal is to process your new group enrollment easily and efficiently in order to provide you and your client with a quick approval. The following list outlines the health plan's case submission requests:

#### **Underwriting Requirements:**

- Landmark Employer Sponsored Plans are not voluntary, all employees and dependents enrolled in the employer-sponsored major medical plan must enroll in the Landmark Plan(s).
- Only employees and dependents with medical coverage are eligible.
- Only employees and dependents that live or work within our service area (the State of California) are eligible.
- Groups must have a minimum of ten enrolled employees to offer a Dual-Option Plan or two enrolled employees for a Single-Option Plan.
- Major Medical Product Carve-outs are allowed, all carve-out employees and dependents must enroll in the Landmark Plan(s).
- Group size will be based on the number of enrolled carve-out employees and a minimum of 10 employees must enroll for a Dual-Option plan or 5 employees for a Single-Option plan.
- Employees who waive group medical are not eligible for Landmark coverage with one exception: if they are covered by their spouse's group medical plan or a government program, they can enroll.
- The employer must contribute at least 60% of the Landmark premium for employees of the lowest cost option in a Dual-Option offering or 50% of the Landmark premium for employees in a Single Option offering.
- Dual-Option allows the pairing of any two plans. A 10% increase to the standalone plan rates of both plans being offered will be assessed.
- Subscriber and dependent(s) plan choice must match when offering a Dual-Option plan.
  - Landmark will allow up to two employees, or five percent of the group's total employees, whichever is higher, to reside outside of California before requiring an ASO self-funded plan for those employees.

#### **Group Submission Requirements:**

Completed new group paperwork scans must be received on or before the 5th of the month in which coverage is to start. Please scan and e-mail the following documents:

- Group Application – please be sure to check “Standard” or “Expanded” or both and enter rates for all 4 tiers even if you don't have enrollment in one or more of the tiers.
- Completed Landmark Census Enrollment template for the entire group (preferred) or individual enrollment forms for each employee or equivalent third party forms (e.g.: medical plan forms).

- Current copy of the group’s detail medical billing to verify eligibility or copy of medical ID card for waivers, see the above underwriting requirements.
- If not completing the ACH information on the Group Application, a copy of the binder check made out to “Landmark Healthplan of California, Inc.” and the original sent to:

Landmark Healthplan of California, Inc.  
ATTN: Group Service  
4175 Westport Road, Suite 201  
Louisville, KY 40207

**After approval, prior carrier termination letter must be submitted by the employer or broker.**