



SOLD GROUP CHECKLIST

The “Sold Group Checklist” is a summary of required documents to be included with new business submissions for all employers applying for small group coverage. To provide your clients with the best possible service, **please conduct proper field underwriting, provide ALL applicable documents (listed below) AND send in the submissions by the 15th of the month (or 30 to 45 days in advance if applying for MyBenefits).**

NOTE: Late submissions received after 5:00 PM on the deadline dates are subject to **approval by senior sales management** contingent upon complete paperwork AND a reasonable explanation for the delay. Incomplete and/or late submissions may result in changes to the effective date and premium amount or denial of group coverage.

SUBMISSION PAPERWORK

- Small Group Business Application**
 - o If multiple businesses, attach letter from group’s legal counselor or tax accountant citing all company names and applicable IRC section 414 aggregation rule.
 - o Complete page 1 for lead business **and** copy/complete page 4 (addendum) for each additional business.
- Enrollment/Waiver Forms** (for each eligible enrollee)
 - o For COBRA beneficiaries, please attach COBRA election notices to applications as proof of eligibility.
- Unemployment Compensation (UC) Tax Report**
 - o Current UC-2 (1st page showing business name/address **AND** UC-2A (listing all employees/new hires, wages and credit weeks) - **OR** – year-to-date payroll listing if group is UC exempt (e.g., nonprofit, agricultural businesses, etc.).
 - o **Must be annotated, signed and dated by employer**
- New “Start-up” Businesses** – Must provide ALL of the following documents:
 - o SS-4 Application **and** EIN Assignment Form (or PA-100 Form)
 - o Minimum 30 days of payroll for ALL employees annotated by employer (if UC report has not yet been filed)
- Ownership Tax Documentation**
 - o Schedule C (Sole Proprietorship), Schedule F (Farms) or Schedule E (Rental Businesses)
 - o Form 1065 **and** Schedule K-1s (Partnerships, LLC or LLP)
 - o Form 1120S (S Corporation) - 1st page only **and** Schedule K-1s (if a partnership)
 - o Form 1120 (C Corporation) - 1st & 2nd pages
 - o Form 990 (Religious/Non-Profit Organizations)
- Carve-Out Groups** (Coverage for nonunion employees)
 - o In addition to applicable tax documents, also include a copy of union bargaining agreement or health carrier invoice that validates union employees have coverage elsewhere.
- Data Collection Form and HRA or HSA Form** (if applicable)

IF APPROVED, PLEASE RETURN THE FOLLOWING:

- Underwriting Approval & Premium Notice (UAP)** -
 - o Send a signed **COPY** to Underwriter that issued the UAP.
 - o Send signed **ORIGINAL** and first month’s premium **check** to address shown at bottom of UAP.

NOTE: Information on tax documents **should NOT be omitted or altered in any way** (unless otherwise approved by Underwriting) as this information is used to validate the eligibility of a group and its employees and owners. Recognizing that this information is proprietary, it will only be used for underwriting purposes and held in strict confidence subject to the “Notice of Confidentiality” below. Underwriting reserves the right to request additional information not listed above when deemed necessary.

Terms and Notice of Confidentiality

Terms

Group submission materials must be received by the designated deadline dates as communicated by Highmark Sales and Underwriting. Incomplete and/or late submissions may result in changes to the effective date and rates/premiums or denial of group coverage. Group acceptance is contingent upon receipt of **ALL** required documents and compliance with the underwriting guidelines at the time of submission and throughout the contract period. Refusal to supply supporting documentation (e.g., tax documents, etc.) to confirm eligibility of group and its members constitutes denial of coverage. Final rates and coverage are not binding until approved by Underwriting and receipt of the client’s signed **Underwriting Approval & Premium Notice form and first month’s remittance check**. Highmark reserves the right to re-underwrite groups **at any time** to confirm compliance.

Notice of Confidentiality

Highmark’s business activities are subject to the federal HIPAA privacy regulations (45 C.F.R. Parts 160, 164) and to the Pennsylvania Insurance Department’s regulations implementing the Gramm-Leach Bliley Act (31 Pa. Code Chapters 146a and 146b). As required by those regulations, Highmark has adopted policies and procedures to protect the privacy and confidentiality of all personal and business information (e.g., tax documents) disclosed to Highmark by our clients and prospective clients. **These policies prohibit the use or disclosure of such information for any purpose other than the underwriting and administration of our health benefits business.** Therefore, Highmark will not disclose, either directly or indirectly, to any other person or business, information concerning the business or financial affairs of our clients, unless the disclosure is required by law.