



Total Health Care Commercial Group Underwriting Guidelines

Enrollment Periods: THC will maintain a continuous enrollment period for employers with 2 or more full-time employees (EXCLUDES 1099 EMPLOYEES).

Individual open enrollment will take place annually in the month of July for a September 1st effective date.

Requirements by Group Size:

Full Time Eligible Employee(s)	2 – 10 Employees	11 – 20 Employees	21 - 50 Employees	51 + Employees
Participation	<i>100% of eligible employees without other insurance coverage. Minimum of 2 must be enrolled at all times.</i>	<i>50% of eligible employees without other insurance coverage. Minimum of 5 must be enrolled at all times.</i>	<i>50% of eligible employees without other insurance coverage. Minimum of 10 must be enrolled at all times.</i>	<i>50% of eligible employees without other insurance coverage. Minimum of 25 must be enrolled at all times.</i>
Total Replacement Only	Yes	No	No	No
New Hire Waiting Policy	30 days	Variable	Variable	Variable
Employee Waiver Forms Mandatory	Yes	No	No	No
Minimum Length of Time as a Business Entity	12 continuous months	12 continuous months	12 continuous months	12 continuous months

Required Documentation:

New Groups

- Group Administration Form
- Group Underwriting Roster/Payroll Register/ or
Current employee census (within one month)
- Most recent State filed wage detail report
- Member Enrollment Form/Waiver Form (less than 10)
- Binder check for first month premium (Company, NO personal)
- Proof of Worker's Compensation/ or MDL 337 Waiver
- Agent Commission Agreement (*when applicable*)
- Agent-of-Record Commission Agreement (*when applicable*)

Renewal Groups

- Group Status Verification Form (completed)
- Most recent State wage and tax filing

- Employees working a minimum of 17.5 hours/week (w2 employees)
- Legal dependents by birth, court order, or guardianship (claimed on IRS forms) and covered to 19 or 25 (with full-time student verification)
- One contract per family unit

Waiver Policy

Groups with less than 10 eligible employees as described above must sign waiver forms for those employees covered elsewhere for health insurance. Employees with waivers will not be used in calculating the minimum participation.

Employer Contribution

“Group” insurance requires some level of financial contribution by the sponsoring employer or organization. The contribution must be equal dollar or percentage for each employee per employment category. The appropriate minimum employer/organization contribution is 50% of the single rate per employee participant.

Lead Time

All documents that constitute an accurate and complete new or renewal group submission must be received by THC10 working days prior to the desired effective date. Submissions received after the “10 working day rule” may be processed for the next scheduled effective date.

Agent Commission

THC will pay a commission to the Agent of Record, based on premiums received, for new and renewing commercial groups that meet THC underwriting criteria. This is contingent upon the Agent fulfilling his/her obligation under the Agent Agreement with Total Health Care. No commission is paid on individual enrollment. NO commission is paid on existing THC business.

All coverage effective dates are on the 1st of the month.

NOTE: Exception to any of the above guidelines must have THC underwriting approval.

Last Review: March 31, 2007

