

MEMO

Basic Underwriting Guidelines

- Minimum group size- 2 enrolled employees
- Minimum group size for maternity coverage- 5 enrolled employees
- Minimum participation- 75% of eligible employees but in no event less than 50%
- Minimum employer contribution- 50% of the employee rate for medical and life
- Groups that have had more than 3 carriers in the last 5 years are not eligible
- An employer may not concurrently offer plans other than ECHP
- 24 hour coverage is not available to any participant in a group
- Retirees are not eligible
- Life insurance is required
- Disabled individuals are not covered by the reinsurance contract
- No more than 50% of a group under than 10 employees may be related by blood or marriage
- No more than 10% of a group of 50 or more employees may be related by blood or marriage
- No more than 25% of a group of 10 to 49 employees may be related by blood or marriage

Required for Final Underwriting

- Group Application
- Employers Choice Health Plan Enrollment Forms
- Premium statement for the month immediately preceding the proposed effective date
- Renewal rates from the in force carrier (When Available)
- Most current Quarterly Tax & Wage Report
- Claims experience where available
- Copy of proposed quote applying for
- Copy of current plan of benefits

Required if Currently Self Funded

- Monthly claims for the 24 months ending with proposed effective date
- Monthly enrollment for the 24 months ending with the proposed eff date
- Large claim reports for the current and prior plan years
- Contract types (i.e. 15/12:12/15, etc.)
- Description of current plan of benefits
- Current and renewal rates and factors