

CONTINGENT ISSUE HEALTH INSURANCE GUIDELINES

# Eligible Employees	Minimum #	Health Saver Plus	Critical Illness	GAP Plan (Can not be sold with STM)	Short-term Medical (STM)
5-9 employees	Full Underwriting	Questions need to be answered and phone interviews are required	Applicant may apply for up to \$50,000 of CI benefit and answer NO to all of the questions. Phone interviews are required	Maximum Benefit Level \$6,000. Must have a Primary Medical Policy in force Phone interview required.	All deductibles and coinsurance are available All questions need to be answered and phone interviews are required 1 unit of HSP/HC can be added to a STM with a \$5000 deductible
10-15 employees	8 Participating Employees Purchasing HSP / GAP	Guaranteed Issue Maximum of Two Units All deductibles available except \$5,000 with 1 unit Calendar Year Maximum \$100,000 or \$250,000 No questions need to be answered and no phone interviews are required	Simplified Issue Only Applicant may apply for up to \$50,000 of CI benefit and answer NO to all of the questions. No phone interviews Are required	Guaranteed Issue Maximum Benefit Level \$6,000 No Questions will need to be Answered. Must have a Primary Medical Policy in force No phone interviews required Simplified Issue Only Up to maximum benefit All questions will need to be answered. No phone	Simplified Issue Only All deductibles and coinsurance are available All questions need to be answered and phone interviews are required 1 unit of HSP/HC can be added to a STM with a \$5000 deductible
16 – 24 employees 25 - 36 employees 37 – 50 employees	12 Participating Employees Purchasing HSP / GAP 18 Participating Employees Purchasing HSP / GAP 25 Participating Employees Purchasing HSP / GAP	Guaranteed Issue Maximum of Two Units All deductibles available except \$5,000 with 1 unit Calendar Year Maximum \$100,000 or \$250,000 No questions need to be answered and no phone interviews are required	Simplified Issue Applicant may apply for up to \$50,000 of CI benefit and answer NO to all of the questions. No phone interviews required	Guaranteed Issue Maximum Benefit Level \$6,000 No Questions will need to be Answered. Must have a Primary Medical Policy in force No phone interviews required Simplified Issue Only Up to maximum benefit All questions will need to be answered. No phone interviews required	Simplified Issue Only All deductibles and coinsurance are available All questions need to be answered and phone interviews are required Phone interviews are required. 1 unit of HSP/HC can be added to a STM with a \$5000 deductible
50+	Please check with the Under 65 Marketing Department	Please check with the Under 65 Marketing Department	Please check with the Under 65 Marketing Department	Please check with the Under 65 Marketing Department	Please check with the Under 65 Marketing Department

On Guaranteed Issue groups the employee may purchase more than the Guaranteed Issue amount for health products but must qualify using Simplified Issue Guidelines. If the employee does not qualify using Simplified Issued Guidelines they will be issued the Guaranteed Issue amount based on group size.

EMPLOYER SPONSORED ENROLLMENT GUIDE

CONTINGENT ISSUE INSURANCE GUIDELINES

EMPLOYER ELIGIBILITY

The industry must not be on this list of Ineligible Industries.

Adult Entertainers/Dancers, Armed Services (Active Duty), Asbestos/Toxic Chemical Workers, Athletes-Professional or Semi-Professional (who participate in a contact sport such as Football, Soccer, Basketball, Baseball, Wrestling), Crop Dusters, Explosives Workers, Gambling and Racing related Workers, High Rise Steel Workers, Legal Professionals-We will consider attorneys handling criminal cases, not civil cases, Physicians, Race Car Drivers, Rodeo and Circus Workers, Skydivers, Stuntmen, Underground Workers, Unemployed due to disability, Window Washers above 3 stories

Employer must provide documentation, which will be verified, that all employees work a minimum number of 28 hours per week.

For pre-approved contingent guaranteed issue groups, the employer must attest that during the past 3 months, except for minor illness of one (1) week or less or pregnancy, the employees listed have not had any illness, injury or health related problem that have prohibited any proposed insured from working full time at his/her regular occupation or performing the normal activities of a person of the same age.

List bills must have a minimum of 3 employees. The HSP III, *Critical Illness, Dental, and Accident are available for list bill with over 50 employees on a voluntary basis with or without employer contribution.*

EMPLOYEE ELIGIBILITY

- The Health and Critical Illness plans are available as long as the employee is under age 65.
- Before we can issue a GAP Plan, the Primary Medical Policy must be in force and we will need the name of the insurance carrier as well as the policy number on the application. We cannot make the effective date of a GAP policy prior to the effective date of the Primary Medical Policy.

INITIAL ENROLLMENT PERIOD is the time that an employee is eligible to apply for coverage and lasts for 31 days. For new employees to be added after the initial enrollment period, they must apply within 31 days of satisfying the established waiting period. Any employee entering the program outside of the initial enrollment period or more than 31 days after the waiting period has been satisfied will be subject to full underwriting.