

Basic Underwriting Guidelines:

- Minimum group size - 5 enrolled employees
- Minimum group size for maternity coverage > 10 - 15 EE's individual consideration
- Minimum participation:
 - 10 or fewer 75% of eligible employees but in no event less than 50% of group
 - 11+ employees 50% minimum participation
- Minimum employer contribution- 50% of the employee rate for medical, dental, 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 Products
- 24 hour coverage is not available to any participant in a group
- Retirees are not eligible
- 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

Final Underwriting Will Not Be Initiated Until These Items are Reviewed:

- 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
- Most current Quarterly Tax & Wage Report*
- Claim's experience when 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 effective 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