

# Employer Application for Small Business



## Nebraska

To avoid processing delays, please make sure you:

- 1 Answer all questions completely and accurately.
- 2 Complete and submit the Product and Benefit Selection Form, if applicable.
- 3 Submit the most recent billing statement listing those currently insured and current status.
- 4 Submit most recent wage and tax information.
- 5 Include a deposit check for any required premiums.
- 6 **DO NOT CANCEL YOUR EXISTING COVERAGE UNTIL YOU RECEIVE WRITTEN NOTIFICATION OF APPROVAL.**

Requested Effective Date

### General Information

Group's Legal Name

Group Name to appear on ID card (maximum 30 characters)

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Street Address

Tax ID

City	State	Zip Code	Names of Owners/Partners (if applicable)	Internet Access? <input type="checkbox"/> Yes <input type="checkbox"/> No
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Contact Person	Email Address	# of Years in Business
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Billing Address (If Different)	Telephone	Fax
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Multi-Location Group* <input type="checkbox"/> Yes <input type="checkbox"/> No	# Locations	Address(es) (or list on additional sheet of paper)
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\*If the majority of your employees are not located in your state of application, UnitedHealthcare policies and/or state law may require that your policy be written out of a different state and/or that your benefit plans vary.

Organization Type <input type="checkbox"/> Partnership <input type="checkbox"/> C-Corp <input type="checkbox"/> S-Corp <input type="checkbox"/> LLC <input type="checkbox"/> LLP <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Other	Medical Benefit Plan Option <input type="checkbox"/> Calendar Year <input type="checkbox"/> Policy Year
Did you have any employees other than yourself and your spouse during the preceding calendar year? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Waiting Period for new hires (Waiting period for medical coverage cannot exceed 90 days)	<input type="checkbox"/> 1st of Policy Month following Date of Hire <input type="checkbox"/> 1st of Policy Month following ___ months <input type="checkbox"/> days of employment <input type="checkbox"/> Date of Hire (no waiting period) <input type="checkbox"/> ___ months <input type="checkbox"/> days of employment following Date of Hire	Waiting Period waived for initial enrollees <input type="checkbox"/> Yes <input type="checkbox"/> No
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Classes Excluded: <input type="checkbox"/> None <input type="checkbox"/> Union <input type="checkbox"/> Hourly <input type="checkbox"/> Non-Management <input type="checkbox"/> Salary	Nature of Business	Industry (SIC) Code
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Have Workers' Comp? <input type="checkbox"/> Yes <input type="checkbox"/> No	Workers' Comp Carrier Name	Names of Owners/Partners not covered by Workers' Comp:
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Names of Persons currently on COBRA/Continuation, and/or Short/Long Term Disability:  
 See Attached List  None

Participation	# Employees Applying for:	# Employees Waiving for:	Contribution	Employer %	Employer % for Dep
# Eligible Employees	Medical	Medical	Medical		
# Ineligible Employees	Dental	Dental	Dental		
Total # Employees	Vision	Vision	Vision		
# Hours per week to be eligible _____ For Disability products the minimum # of work hours per week to be eligible is 30 hours.	Basic Life/AD&D	Basic Life/AD&D	Basic Life/AD&D		
	Dep Life	Dep Life	Dep Life		
	Supp Life/AD&D	Supp Life/AD&D	Supp Life/AD&D		
	Supp Dep Life/AD&D	Supp Dep Life/AD&D	Supp Dep Life/AD&D		
	STD	STD	STD		
	LTD	LTD	LTD		
	Other	Other	Other		

Coverage provided by "UnitedHealthcare and Affiliates":

Medical coverage provided by UnitedHealthcare Insurance Company or Unitedhealthcare of The Midlands, Inc.

Dental coverage provided by UnitedHealthcare Insurance Company

Life, Short-Term Disability (STD) and Long-Term Disability (LTD) Insurance coverage provided by UnitedHealthcare Insurance Company

Vision coverage provided by UnitedHealthcare Insurance Company

**General Information (continued)**

Yes  
 No

**Subject to ERISA? (Most private sector plans are ERISA plans)**

If No, please indicate appropriate category:

<input type="checkbox"/> Church (Additional information needed)	<input type="checkbox"/> Federal Government
<input type="checkbox"/> Indian Tribe – Commercial Business	<input type="checkbox"/> Non-Federal Government (State, Local or Tribal Gov.)
<input type="checkbox"/> Foreign Government/Foreign Embassy	<input type="checkbox"/> Non-ERISA Other

**UnitedHealthcare’s Leave of Absence (LOA) Policy; Eligibility for Medical Coverage**

If the employee is on an employer approved leave of absence and the employer continues to pay required medical premiums, the coverage will remain in force for: (1) No longer than 13 consecutive weeks for non-medical leaves (i.e. temporarily laid-off). (2) No longer than 26 consecutive weeks for a medical leave. Coverage may be extended for a longer period of time, if required by local, state or federal rules.

If the employee’s medical coverage terminates under this LOA policy, the employee may exercise the rights under any applicable Continuation of Medical Coverage provision or the Conversion of Medical Benefits provision described in the Certificate of Coverage.

**Do you continue medical coverage during a leave of absence (not including state continuation or COBRA coverage)?**

\_\_\_ Yes, we continue medical coverage during an approved leave of absence for full time\* employees (as defined on page 1).

\_\_\_ No, we do not offer medical coverage during a leave of absence.

**Consumer Driven Health Plan Options**

**Health Savings Account** (if selected): Which bank will be used:  OptumBank  Other

**Do you currently offer or intend to offer a Health Reimbursement Account (HRA) plan and/or comprehensive supplemental insurance policy or funding arrangement in addition to this UnitedHealthcare medical plan?**

Answers must be accurate whether purchased from UnitedHealthcare or any other insurer or third party administrator.

HRA  Yes  No

If yes, please identify type:  UnitedHealthcare HRA (any HRA design offered through UnitedHealthcare)  Other Administrator HRA  
 HRA plans administered by other insurers or third party administrators must comply with UnitedHealthcare HRA design standards.

Comprehensive Supplemental Insurance Policy or Funding Arrangement  Yes  No

If you answered “Yes” to either question above, you must choose from the list of UnitedHealthcare HRA-eligible medical plans as shown to you by your broker or agent. Other plans are not eligible for pairing with these arrangements. Purchase of such arrangements at any point during the duration of this policy will require you to notify UnitedHealthcare.

**Questions Regarding Group Size**

Enter the Prior Calendar Year Average Total Number of Employees

Under Health Care Reform law, the number of employees means the average number of employees employed by the company during the preceding calendar year. An employee is typically any person for which the company issues a W-2, regardless of full-time, part-time or seasonal status or whether or not they have medical coverage.

To calculate the annual average, add all the monthly employee totals together, then divide by the number of months you were in business last year (usually 12 months). When calculating the average, consider all months of the previous calendar year regardless of whether you had coverage with us, had coverage with a previous carrier or were in business but did not offer coverage. Use the number of employees at the end of the month as the “monthly value” to calculate the year average. If you are a newly formed business, calculate your prior year average using only those months that you were in business. Use whole numbers only (no decimals, fractions or ranges).

Enter the Prior Calendar Year Total Number of Eligible Employees

For purposes of determining your number of eligible employees, Eligible employees are those who are eligible to enroll in any medical plan you offer, even if they aren’t eligible to enroll in a UnitedHealthcare plan. Here you may add COBRA and retirees.

Calculate your number of eligible employees from the preceding calendar year: (1) Count the total number of eligible employees at the end of each month (2) Add all the monthly eligible totals from line (1) and divide by 12. Use whole numbers only (no decimals, fractions or ranges and round down).

Enter the Prior Calendar Year Full Time Equivalent Total Number of Employees

For purposes of determining your number of full-time equivalent employee count, the number of employees means the average number of employees employed full-time (at least 30 hours/week in any given month), by the company on business days during the preceding calendar year.

In addition to the number of full-time employees noted above, for any month otherwise determined, include for such month the number of full-time employees divided by the aggregate number of hours of service of all employees who are not full-time employees for the month by 120. Employers should exclude employees who were seasonal workers who worked 120 days or fewer in the preceding calendar year.

**Questions Regarding Group Size (continued)**

<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you currently utilize the services of a Professional Employer Organization (PEO) or Employee Leasing Company (ELC), Staff Leasing Company, HR Outsourcing Organization (HRO), or Administrative Services Organization (ASO)?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Is your group a Professional Employer Organization (PEO) or Employee Leasing Company (ELC), or other such entity that is a co-employer with your client(s) or client-site employee(s)?  If you answered Yes, then by signing this application you agree with the certification in this section.  I hereby certify that my company is a PEO, ELC or other such entity and that only those employees that are the corporate employees of my company, and not my co-employees, are permitted to enroll in this group policy. If my group at any point after I sign this application determines that the group will provide coverage to the co-employees under the group's plan, I understand that UnitedHealthcare will not cover the co-employees under this group policy.
<input type="checkbox"/> Yes <input type="checkbox"/> No	Does your group sponsor a plan that covers employees of more than one employer?  If you answered Yes, then indicate which of the following most closely describes your plan: <input type="checkbox"/> Professional Employer Organization (PEO) <input type="checkbox"/> Governmental <input type="checkbox"/> Multiple Employer Welfare Arrangement (MEWA) <input type="checkbox"/> Church <input type="checkbox"/> Taft Hartley Union <input type="checkbox"/> Employer Association
<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have common ownership with any other businesses? If you own multiple companies, or a parent-subsidary relationship exists between your company and another, this may indicate common ownership of businesses.

**Current Carrier Information**

Does the group currently have any coverage with UnitedHealthcare or has the group had any UnitedHealthcare coverage in the last 12 months?  
 Yes  No If Yes, please provide policy number \_\_\_\_\_ and Coverage Begin Date \_\_\_/\_\_\_/\_\_\_ End Date \_\_\_/\_\_\_/\_\_\_  
 Has this group been covered for major dental services for the previous 12 consecutive months?  Yes  No

		Name of Carrier	Initial Coverage Begin Date	Coverage End Date
Current Medical Carrier	<input type="checkbox"/> None			
Current Dental Carrier	<input type="checkbox"/> None			
Current Life Carrier	<input type="checkbox"/> None			
Current Disability Carrier	<input type="checkbox"/> None			
Current Vision Carrier	<input type="checkbox"/> None			

**Important Information**

I understand that the Certificate of Coverage or Summary Plan Description, and other documents, notices and communications regarding the coverage indicated on this application may be transmitted electronically to me and to the Group’s employees. This consent remains in effect until it is withdrawn. The Group may withdraw their consent at any time or request a document in a paper or non-electronic form.

I represent that, to the best of my knowledge, the information I have provided in this application – including information regarding qualified beneficiaries and dependents who have elected continuation under COBRA or state continuation laws – is accurate and truthful. I understand that UnitedHealthcare and Affiliates will rely on the information I provide in determining eligibility for coverage, setting premium rates, and other purposes, and that any intentional misrepresentation, fraudulent statement, or omission that constitutes fraud may result in rescission of the group policy, termination of coverage, increase in premiums retroactive to the policy date, or other consequences as permitted by law.

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information, or conceals information for the purpose of misleading, in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

In some instances, we pay brokers and agents (referred to collectively as “producers”) compensation for their services in connection with the sale of our products, in compliance with applicable law. In certain states, we may pay “base commissions” based on factors such as product type, amount of premium, group/company size and number of employees. These commissions, if applicable, are reflected in the premium rate. In addition, we may pay bonuses pursuant to programs established to encourage the introduction of new products and provide incentives to achieve production targets, persistency levels, growth goals or other objectives. Bonus expenses are not directly reflected in the premium rate but are included as part of the general administrative expenses. Please note we also make payments from time to time to producers for services other than those relating to the sale of policies (for example, compensation for services as a general agent or as a consultant).

Producer compensation may be subject to disclosure on Schedule A of the ERISA Form 5500 for customers governed by ERISA. We provide Schedule A reports to our customers as required by applicable federal law. For specific information about the compensation payable with respect to your particular policy, please contact your producer.

Please note, that to the extent permitted by applicable State law, an employer’s failure to pay any past-due premium amounts owed for coverage to this health insurer to whom you are applying for coverage, or any other health insurance company within this health insurer’s control group, within the past 12 months preceding the requested effective date of any new coverage, will be assigned to the employer’s initial premium payment and the prior premium debt owed will be considered paid first in line before the new policy premium amount in order to effectuate new coverage.

**Signature**

Group Authorized Signature	Title	Date
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**Producer Information (if applicable)**

Writing Producer Name	Writing Producer SSN	Is the Producer appointed with UHC? <input type="checkbox"/> Yes <input type="checkbox"/> No	
All Payments to:	CRID Code (for internal use)	Tax ID	If more than 1 Producer*, Split _____ %
Street Address	City	State	Zip Code
Producer Phone #	Producer Email Address	Producer Fax Number	

The contents of this application were fully explained during a meeting with the Group submitting this application. Coverage, eligibility, pre-existing condition limitations, the effect of misrepresentations, and termination provisions were discussed.	<b>Producer Signature</b>	<b>Date</b>
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\*If more than one Producer, provide the second Producer’s information on an additional sheet of paper.

**UHC Sales Representative/Account Executive**

Sales Representative or Account Executive (First & Last Name)

**General Agent Information (if applicable)**

General Agent	Phone #	Franchise Code	
Street Address	City	State	Zip Code