Employer Application

For all plans participating in the California*Choice* Program

721 S. Parker, Suite 200, Orange, CA 92868

Please complete using black ink or typewriter. Return signed and completed application — and those of employees — to your broker

Group # ☐☐☐☐☐ (for Cal Choice use only)

A. Employer Information

1. Legal Company Name:	**2.** Date Business Started: / /	**3.** CA Federal Tax ID # (9 digits)—NOT Social Security #
4. DBA (Doing Business As):	**5.** Exact Nature of Business:	**6.** Owner/President Name:

7. Company Structure: ❏ Corporation ❏ Sole Proprietorship ❏ LLC ❏ S Corporation ❏ Partnership ❏ Other ___________

8. Contact Name:

9. Contact Job Title:	**10.** Contact Phone: ( )	**11.** Contact Fax: ( )	**12.** Contact E-mail:

13. Billing Address Street:	Suite/Unit #:	City :	State:	Zip:	Check if Residence ❏
14. Street Address (if different) (no P.O. Box) Street:	Suite/Unit #:	City:	State: **CA**	Zip:	Check if Residence ❏

15. Workers' Comp Carrier Name: (not broker or agency name)	**16.** Policy #:	**17.** Future Renewal Date: (mo/day/year) / /

Note: Workers' Compensation Coverage must be effective on or prior to the effective date requested with California*Choice*

18. ❏ **We are not covered by Workers' Compensation coverage due to legal exemption under the following checked condition:**

- ❏ Corporation: 100% owners/shareholders (Corporation must be closed and officers must be owners and own all stock)
- ❏ LLC/Partnership: 100% owners/partners (General partnership must be set up as a Corporation with all partners as owners)
- ❏ 100% family related (does not include domestic partners; family members must reside at the same residence)

B. Enrollment & Eligibility Information

1. Requested effective date: (mo/day/year) / /

*2. Is your group maintaining Kaiser group coverage? ❏ Yes ❏ No *(cannot maintain through TPA)* — If yes, # of employees maintaining Kaiser:

3. Have you employed 20 or more employees during at least 50% of the preceding calendar year? (COBRA) ❏ Yes ❏ No — Total # of COBRA eligibles applying:

4. Have you employed 20 or more employees for 20 or more weeks during the current or preceding year? (TEFRA) ❏ Yes ❏ No

*5. Does your group currently have group medical coverage? ❏ Yes ❏ No — Carrier Name: — Policy #: — Termination Date: / /

6. Do you want to offer Domestic Partnership Coverage to your employees (including owners)? ❏ Yes ❏ No

7. Eligible employees must work the following number of hours to qualify: ❏ 20+ hours a week ❏ 30+ hours a week

8. All new employees and their dependents will be eligible for coverage the first of the month following a waiting period of:
❏ 30 days ❏ 60 days ❏ 90 days ❏ 180 days ❏ 365 days *(Other options are not available, please do not write in)*

9. Waiting period applies to: ❏ Future employees (hired after the effective date)
❏ Current* and future employees (Current=hired on or prior to effective date) — # in Waiting Period

10. Total number of employees on payroll regardless of hours worked: ___________ (including owners, seasonal...)

11. Total number of active eligible employees on payroll: ___________ (including owners and partners)

12. Total number of eligible employees applying for medical: ___________ (including owners and partners)

13. Number of employees waiving due to: A) Other Group Coverage ___________ B) Other Individual Coverage ___________

14. Total number of ineligible employees in each of the following categories: (write "0" if none)
A) Union: ______ B) Part-time: ______ C) Seasonal: ______ D) Temporary: ______ E) Terminated: ______

15. How many of the employees (including owners) enrolling are related by blood or marriage? ______

*Please ask your broker about additional requirements for Kaiser Wrap and canceling a prior carrier part of the California*Choice* program

C. Premium Contribution Method

NOTE: Employer must pay for at least 50% of each employee's lowest cost premium.
Dependent contributions are optional for Employer.
Employer contribution cannot be applied toward the Champion, Salud or Salud Mexico plan.

CHOOSE ONLY ONE OPTION BELOW:

❑ OPTION 1 — PERCENTAGE OF COST

STEP 1: Enter the percentage amount you will contribute toward:

Employee Premium: __________ % (50% minimum) Dependent Premium: _________ % (write 0 if none)

STEP 2: Apply contribution toward one HMO, PPO or ANY Plan Option (A, B, or C)

A. ❑ **HMO:** →
- ❑ Lowest cost plan in HMO benefit level:
- ❑ Highest cost plan in HMO benefit level:
- ❑ All plans in HMO benefit level:
- ❑ Specific Health Plan: ____________________ in benefit level:

→ ❑ 5 ❑ 10 ❑ 25

B. ❑ **PPO:** ❑ 250 ❑ 500 ❑ 1000 ❑ 2400

PPO PLAN AVAILABILITY WILL BE BASED ON GROUP ELIGIBILITY AND MAY BE SUBJECT TO CHANGE

C. ❑ Any HMO or PPO plan selected by employee

❑ OPTION 2 — EMPLOYER FIXED DOLLAR AMOUNT

Enter the dollar amount you will contribute which will be applied to any plan selected by employee:

$ ________ for Employee
$ ________ for Dependents

OR

$ ________ Combined amount for Employee and Dependents

❑ OPTION 3 — EMPLOYEE FIXED DOLLAR AMOUNT

STEP 1: Enter the dollar amount(s) the employee will contribute toward:

$ ______ Employee Cost $ ______ Additional for Spouse $ ______ Additional for Child(ren) $ ______ Additional for Family

If you do not make an additional contribution for dependents enter "NA".

STEP 2: Apply contribution toward one HMO or PPO option (A or B):

A. ❑ **HMO:** →
- ❑ Lowest cost plan in HMO benefit level
- ❑ Specific Health Plan: ____________________ in benefit level:

→ ❑ 5 ❑ 10 ❑ 25

B. ❑ **PPO:** ❑ 250 ❑ 500 ❑ 1000 ❑ 2400

PPO PLAN AVAILABILITY WILL BE BASED ON GROUP ELIGIBILITY AND MAY BE SUBJECT TO CHANGE

To be completed by BROKER:

General Agent/PPGA Name: (if applicable)			
Broker Name (please print) **Must be broker name—not agency**		Co-broker name (please print)	
Phone: ( )	Fax: ( )	Phone: ( )	Fax: ( )
Commissions payable to:	% Commission if split:	Commissions payable to:	% Commission if split:

I certify that the employer applying for coverage through the CaliforniaChoice Program has met the 70% participation requirement

Broker signature:	Co-broker signature:

D. Statement of Compliance

I hereby certify that all the information contained in the Employer and Employee applications are true and correct to the best of my knowledge. I have read and understand the following statements and confirm that my group complies with all the rules and regulations of the California*Choice* Program. I understand that no coverage will become effective until notified by the California*Choice* Underwriting Department.

- Our Home Office is located in California.
- A majority (51+%) of our eligible employees reside in California.
- I will maintain 70% participation including all eligible employees. (those working either 20+ or 30+ hours per week as checked in Section B).
- California*Choice* coverage will be offered to all eligible employees on a uniform basis for those working either 20+ or 30+ hours per week as checked in Section B.
- All employees enrolling are currently working the minimum number of hours per week to be considered eligible (either 20+ or 30+ hours per week as checked in Section B) to enroll for California*Choice* coverage.
- Once California*Choice* coverage has been approved, the eligibility conditions that I have declared in Section B including Kaiser coverage, COBRA provision, Waiting Period, 20+/30+ hours qualification, Domestic Partner coverage and also the contribution amounts in Section C will not be changed until my group's anniversary date.

I understand that no alterations can be made to this section and that it must be signed exactly as stated.

I understand that the above statements are subject to audit at any time.

I understand that the above qualifications must be maintained in order for my group to continue coverage through California*Choice* .

I agree to provide California*Choice* Benefit Administrators with any and all information necessary to prove the above statements.

I understand that if I am unable to provide the requested information, all California*Choice* benefits will terminate 15 days following notice of termination, and I will be held responsible for all services and charges incurred through California*Choice* program providers.

I understand that any persons, business, or health plan that suffers a loss because of false declarations contained in this Employer Application may have cause to bring civil action against me to recover their losses.

I DECLARE UNDER THE PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF CALIFORNIA THAT THE ABOVE STATEMENTS ARE TRUE AND CORRECT.

______________________ Owner/Partner Signature	______________________ Witness Signature of Broker of Record
______________________ Date	______________________ Date
______________________ Print Name	______________________ Print Name
______________________ Company Name	

E. Medical Questionnaire *(15 or more medically enrolling employees)*

The Employer must answer the following questions to the best of his/her knowledge for all eligible employees, proprietors, partners, corporate officers, COBRA participants and all eligible dependents, including spouses & domestic partners to be enrolled.

1. Is any employee to be covered not actively at work performing his or her full-time duties or missed five or more days in the last two months due to injury or illness? ❑ YES ❑ NO

   Provide name(s) of employee(s) not actively at work: ______________ ______________

   (write "NA" if none) ______________ ______________

2. Has anyone been treated for a serious illness, been hospitalized, had surgery or incurred medical expenses in excess of $5000 during the past 5 years? ❑ YES ❑ NO

3. Is anyone currently being treated or been advised to seek treatment for cancer, chest pain, heart disease, stroke, high blood pressure, kidney disorder, liver disease, birth defects, transplants, brain tumor, nervous system disorders, diabetes, Aids, Aids Related Complex, Chronic respiratory disease, alcoholism, chemical dependency, mental disorder, depression or any other serious conditions? ❑ YES ❑ NO

4. Is anyone currently pregnant? ❑ YES ❑ NO
   If yes, how many? ☐

Optional Benefits Application

GROUP NAME: ______________________

F. Dental Insurance — SmileSaver (Prepaid)/AIG (EPO & PPO)

Step 1: Select one plan offering:

- ❑ All buy-up dental plans: Prepaid 1000 & 3000, EPO 3500*, and PPO 4000* & 5000* WITHOUT Ortho*
- ❑ All buy-up dental plans: Prepaid 1000 & 3000, EPO 3500*, and PPO 4000* & 5000* WITH Ortho*

**PPO plans with Ortho are only available to groups with 5 or more eligible employees*

- ❑ Voluntary 3000 and FDH Access 100
- ❑ FDH Access 100 only

Groups electing 3500, 4000 or 5000 with 10 or more employees qualify for takeover benefits by submitting the following: 1) Group's most recent prior dental billing statement; 2) Statement from 12 months prior to effective date; 3) and 24 months prior showing Ortho for Ortho takeover

Step 2: Complete numbers 1-6 below:

1. Total number of employees applying for dental coverage: __________
2. Total number of COBRA eligibles applying for dental coverage: __________
3. Percentage of employee-only premium paid by Employer: __________ % *(Employer must pay a minimum of 50%)*
4. Percentage of dependent premium paid by Employer: __________ % *(write 0 if none)*
5. Employer contribution is based on plan: ❑ 1000 ❑ 3000 ❑ 3500 ❑ 4000 ❑ 5000 *(Check one box only.)*
6. Does your group currently have dental? ❑ Yes ❑ No If yes, carrier name: ______________________

G. Voluntary Vision

❑ Check this box if you would like to offer Voluntary Vision to your employees

H. Chiro Plus — Landmark Healthcare, Inc.

CHOOSE ONE PLAN ONLY: ❑ Chiropractic Only ❑ Chiropractic & Acupuncture

I. Life Insurance — Security Financial Insurance

CHOOSE ONE OPTION ONLY

❑ **OPTION 1:** Flat Amount

Select a Flat amount for all employees:

1. Amount $: [ ]
2. # of eligible employees: [ ]

Guaranteed Issue Amounts available for both Options

Eligible Employees	Minimum	Maximum
2-10	$10,000	$25,000
11-25	$10,000	$50,000
26-50	$10,000	$75,000

Amounts in between available in increments of $5000

100% of all eligible employees (whether enrolling or waiving medical) must enroll for life coverage.

***Employees must fall under classification to qualify for specified amount ➜**

❑ **OPTION 2:** Scheduled Amount

Select up to 4 amounts with the highest being NO MORE THAT 2.5 X the lowest.

(highest amount ok in increments of $500)

Life Amount	Employee Classification* (i.e. management, executives, etc.)
$	
$	
$	
$	

J. Section 125—Premium Only Plan — FlexPro Benefit Administrators

***A one time $100 Enrollment Fee must be submitted with the premium deposit (increases to $250 if elected after 90 days following California*Choice* Enrollment)**

1. Name of Company President, Principal, or Partners: ______________________
2. Name of Corporate Secretary: (if applicable) ______________________
3. Plan Number: __________ (usually 501)
4. State of Incorporation (if applicable): ______________________
5. Company Structure:
   ❑ Corporation ❑ S Corporation ❑ Partnership ❑ Sole Proprietorship ❑ LLC ❑ Other __________
6. Premium payments may be elected for: ❑ Medical ❑ Dental ❑ Vision ❑ Other: __________
7. Last day of first Plan year: ____/____/____ Usually 12 months after the effective date of coverage; subsequent plan years will be the 12 month period following this date.

Participation Limitations

P.O.P. rules require that all participants in the plan be employees. Please be advised that 2% (or greater) shareholders in an S-Corporation, Sole Proprietors in a Sole Proprietorship and Partners in a Partnership are not considered employees as defined by Tax Code, and therefore, are ineligible to participate in the P.O.P.

IMPORTANT

Read the information provided in the California*Choice* Employer Optional Benefits Guide pertaining to the Section 125 Premium Only Plan and the tax consequences.

Employer Signature: ______________________ Print Name ______________________ Date ______________________