

New group application

Commercial health, dental, and vision products



See instructions for details regarding completion of this form.

Section 1: Group information - Required for all submissions

1. Group/business name or DBA name (if applicable): _____
2. Legal entity name: _____
3. Tax identification number (EIN/TIN): _____ 4. SIC code: _____
5. Most group health plans are governed by ERISA with the exception of some religious organizations and government entities. If your group is NOT governed by ERISA, please check this box: ☐
ERISA plan year, if applicable: _____
6. Requested effective date: _____ 7. Company officer's name: _____
8. Group's health plan sponsor (check one): ☐ Employer ☐ Union ☐ Trustees of fund ☐ Association ☐ Other: _____
9. Organization type (check one): ☐ Sole owner ☐ C corporation ☐ S corporation ☐ LLC/PLLC ☐ Partnership ☐ Trust ☐ Local government ☐ State government ☐ Public entity ☐ Nonprofit ☐ Church group ☐ Other: _____
10. List of owners/partners/shareholders and percentage of ownership:
Name: _____ % of ownership Name: _____ % of ownership
Name: _____ % of ownership Name: _____ % of ownership
Name: _____ % of ownership Name: _____ % of ownership
11. Do you have any commonly owned businesses or affiliates that qualify as a single employer under subsection (b), (c), (m), or (o) of the internal revenue code section 414? ☐ Yes ☐ No if yes, please complete below.
Legal entity name: _____ Number of Employees: _____ EIN/TIN: _____ State: _____
Legal entity name: _____ Number of Employees: _____ EIN/TIN: _____ State: _____
12. Indicate company organization:
☐ Standalone ☐ Parent ☐ Subsidiary ☐ Local ☐ Plant/office/division ☐ Other: _____
13. Does your group have employees living outside the CDPHP service area who are enrolling in coverage?
☐ Yes ☐ No. If yes, requires prior review by underwriting. Please list worksite/physical locations below:
Physical location/Worksite name: _____ Address: _____ # Enrolling: _____
Physical location/Worksite name: _____ Address: _____ # Enrolling: _____
14. Does your group offer any other health plans in addition to the products offered through CDPHP? ☐ Yes ☐ No
A. If yes, what carrier issues these health policies? _____
B. Are any issued through the New York state of Health? ☐ Yes ☐ No
C. Number enrolled in other plan(s): _____

Section 2a: Addresses and contacts - Required for all submissions

1. Group contact:

Name: _____ Title: _____ Telephone: _____

2. Business physical address:

Street: _____ City: _____

State: _____ Zip: _____ Telephone: _____ Fax: _____

3. Headquarters address: (if same as physical address, check here ☐)

Street: _____ City: _____

State: _____ Zip: _____ Telephone: _____ Fax: _____

4. Mailing address: (same as: ☐ physical ☐ headquarters)

Street: _____ City: _____

State: _____ Zip: _____ Telephone: _____ Fax: _____

5. Billing address and contact: _____ Title: _____

Email: _____

Street: _____ City: _____

State: _____ Zip: _____ Telephone: _____ Fax: _____

Section 2b: COBRA administration

This section is for small groups ONLY. Small group medical plans include continuation of coverage through COBRA administrative services provided by Lifetime Benefit Solutions. If you wish to opt out of embedded COBRA administration, please complete the information below.

Cobra administrator name: _____

Address 1: _____ City: _____

State: _____ Zip: _____ Telephone: _____ Fax: _____

Address 2: _____ City: _____

State: _____ Zip: _____ Telephone: _____ Fax: _____

Section 3: Group size regulatory information - Required for all submissions

1. Total number of full-time employees and full-time equivalents at all locations, including subsidiaries and businesses under common control within the united states, in the prior calendar year: _____
2. Average number of employees and owners (all full-time and part-time) at all locations, including subsidiaries and businesses under common control, in the prior calendar year: _____

Section 4: Individuals not listed on the NYS-45 ATT or other state equivalent - Required for all submissions

Please list persons eligible for coverage who are not on the NYS-45-ATT/ other state equivalent. Eligible individuals include: partners or owners actively engaged in the business; COBRA/NYS continuants; new employees; and retirees if the group has a retiree policy in place. The group attests the individual(s) listed below work at least 20 hours/week at the above-named employer or are otherwise eligible for coverage under group health insurance issued by CDPHP. Include an indicator by each name, per the instructions.

Name	Indicator	DOH or DOR	Name	Indicator	DOH or DOR

Section 5: Employee and retiree eligibility - Required for all submissions

1. Total individuals eligible for group health insurance coverage (see instructions): _____
2. Eligibility policy for new hires and rehires - please indicate the eligibility policy for both the newly hired and rehired employees by completing the table below. Below are codes for the most commonly used classes.

**Waiting period for health products cannot exceed 90 days. Any custom waiting period must be approved by underwriting prior to use.*

Employee class options - if coverage is offered to more than one class, please choose from the pairings below:					
A001 - All active employees		A002 - Hourly A003 - Salaried	A004 - Management A005 - Non-management	A006 - Union A007 - Non-union	A008 - Full-time A009 - Part-time
Product type	Employee class	Number of hours	New (n), rehire (r), or both (b)	Probationary period	
Medical				☐ Date of hire/rehire ☐ First of month following date of hire/rehire ☐ First of month following 30 days of employment ☐ First of month following 60 days of employment ☐ 90 Days following date of hire ☐ Other*: _____	
Medical				☐ Date of hire/rehire ☐ First of month following date of hire/rehire ☐ First of month following 30 days of employment ☐ First of month following 60 days of employment ☐ 90 Days following date of hire ☐ Other*: _____	
Dental ☐ Same as medical? Skip to section 6, if no please complete the following:				☐ Date of hire/rehire ☐ First of month following date of hire/rehire ☐ First of month following 30 days of employment ☐ First of month following 60 days of employment ☐ 90 Days following date of hire ☐ Other*: _____	
Dental ☐ Same as medical? Skip to section 6, if no please complete the following:				☐ Date of hire/rehire ☐ First of month following date of hire/rehire ☐ First of month following 30 days of employment ☐ First of month following 60 days of employment ☐ 90 Days following date of hire ☐ Other*: _____	
Vision ☐ Same as medical? Skip to section 6, if no please complete the following:				☐ Date of hire/rehire ☐ First of month following date of hire/rehire ☐ First of month following 30 days of employment ☐ First of month following 60 days of employment ☐ 90 Days following date of hire ☐ Other*: _____	
Vision ☐ Same as medical? Skip to section 6, if no please complete the following:				☐ Date of hire/rehire ☐ First of month following date of hire/rehire ☐ First of month following 30 days of employment ☐ First of month following 60 days of employment ☐ 90 Days following date of hire ☐ Other*: _____	

Retiree eligibility:	Does your group provide health insurance to retirees? ☐ Yes ☐ No If yes, please complete the following:		
Codes for common retiree classes:	R001		R002
	Retired non-Medicare eligible		Retired Medicare eligible
Class name:	Minimum age to retire (e.g. 55):	Years of service to qualify for retiree health insurance (e.g. 10):	

3a. Medical products - Employer contribution (monthly amount) (see instructions for an example):

A. Product name: _____ Subgroup #: _____ Class name: _____
Employee: _____ w/Spouse: _____ w/Children: _____ Family: _____

B. Product name: _____ Subgroup #: _____ Class name: _____
Employee: _____ w/Spouse: _____ w/Children: _____ Family: _____

C. Product name: _____ Subgroup #: _____ Class name: _____
Employee: _____ w/Spouse: _____ w/Children: _____ Family: _____

D. Product name: _____ Subgroup #: _____ Class name: _____
Employee: _____ w/Spouse: _____ w/Children: _____ Family: _____

3b. HSA/HRA - Employer contribution (annual amount):

A. ☐ HSA Product name: _____ Class name: _____
Employee: _____ w/Spouse: _____ w/Children: _____ Family: _____

B. ☐ HSA Product name: _____ Class name: _____
Employee: _____ w/Spouse: _____ w/Children: _____ Family: _____

3c. Dental products - Employer contribution (monthly amount):

A. Product name: _____ Class name: _____
Employee: _____ w/Spouse: _____ w/Children: _____ Family: _____

3d. Vision products - Employer contribution (monthly amount):

A. Product name: _____ Class name: _____
Employee: _____ w/Spouse: _____ w/Children: _____ Family: _____

Section 6: Dental information - Required for dental submissions

1. Eligible dental employees

Pooled experience groups have 300 or fewer eligible employees. Experience rated groups have 301 or more eligible employees. Either type of group must enroll a minimum of one contract.

Total number of eligible employees (including active employees and owners, retirees, and individuals enrolled in COBRA):

Employees eligible for CDPHP offering

Section 7: Broker of record information - Required if group appoints a broker

Our company has appointed (name of agent) _____ (name of agency) _____

Whose business address is: Street: _____ City: _____ State: _____ Zip: _____

As the sole insurance representative for coverage provided to this company by CDPHP effective _____

I understand that since our company has elected to purchase coverage from CDPHP the above named agent may be entitled to base and/or bonus compensation for our business.

This designation will remain in effect until we notify CDPHP in writing to the contrary.

Section 8: Employer attestation - Required for all submissions

I certify that, to the best of my knowledge and belief and under penalty of perjury, all of the information contained within this application is true and complete.

I understand that any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed \$5,000 and the stated value of the claim for each such violation.

Employer authorized representative signature: _____ Date: _____

Print name: _____ Email address: _____

Section 9: Checklist of required information - All submissions

☐ Commercial new group application

☐ Proof of payroll (NOT required for large groups):

▶ NYS-45, or other state equivalent.

▶ Payroll – when NYS-45 is not available, an applicant does not appear on the NYS-45 or an applicant's wages do not support the minimum number of hours to be eligible

☐ Most recent business tax documentation when (NOT required for large groups):

▶ Related entities or parent/subsidiary companies exist

▶ Owners/shareholders own multiple entities

▶ There are multiple business locations, company is fully remote and/or HQ or physical location is unclear

▶ Business is a start-up, operating for less than one year

☐ 1094-C when:

▶ Group is part of an applicable large employer

▶ Group has 85 or more full-time equivalent employees

☐ Subscriber application forms

☐ Rate sheet(s) and benefit summary

☐ If applicable:

▶ Disabled dependent application

▶ SHOP eligibility letter from NYS

CDPHP will submit reports with respect to the benefit plan, in the time and manner required under Section 204 of the transparency provisions of the CAA and/or related regulations and/or other authoritative guidance issued under the CAA, on behalf of the group relating to pharmacy benefits and drug costs.