

UNDERWRITING GUIDELINES

FOR SMALL GROUP STANDARD AND HEALTH & WELLBEING PLANS



GENERAL UNDERWRITING REQUIREMENTS

1. 1. An eligible employer is one that :
 - Employed an average of at least one but not more than 50 employees on business days during the preceding calendar year, the majority of whom are employed within the 2015 Samaritan Health Plans small group service area (Benton, Lincoln and Linn counties in the state of Oregon).
 - Employs at least one eligible employee on the effective date of coverage.
2. Service Area Requirements – A minimum of 51% of the enrolled population must reside in the Samaritan Health Plan small group service area
3. Products are offered on a sole carrier basis
4. An eligible employee is an employee who works on a regularly scheduled basis with a normal work week of 17.5 or more hours per week. The employer may determine hours worked for benefit eligibility between 17.5 and 40 hours per week.
5. 75% of benefit eligible employees must enroll or show proof of other valid coverage. There is no minimum participation requirement for dependents.
6. Valid waivers include those waiving for other group or individual coverage. Waivers for other types of coverage are subject to Underwriting review.
7. The employer must contribute at least 50% of the employee only rate of the lowest cost medical premium.
8. Employee only contracts are available
9. The employer must select a probationary period of: Date of hire 30 days 60 days
10. Dependents are eligible for coverage up to age 26
11. If an employer offers different benefits to different classes of employees, all other contract provisions such as contribution, probationary period and hourly requirements must be the same for all employees, regardless of class.
12. Premium is due on or before the first of the month for which coverage is provided. Payment at time of enrollment does not constitute coverage without Underwriting approval.

MULTIPLE PLAN OPTION REQUIREMENTS

1. Available for all small group employers.
2. There is no minimum enrollment required on the plans chosen.
3. The employer must contribute a minimum of 50% of the employee only rate of the lowest premium plan chosen. If a dollar amount contribution is chosen, the amount must at least equal 50% of the employee only rate of the lowest premium plan chosen.
4. A small group employer may choose up to three different plans to offer employees.

REQUEST A QUOTE

To request a quote, please review these underwriting guidelines and provide the following required materials:

- Current census (including those waiving and not eligible for coverage), including dependent dates of birth
- Current rates
- Current benefit summary
- Employer contribution
- Group profile form
- SIC code

Quotes are generally made available 2 to 3 business days after receipt. Samaritan Health Plans reserves the right to decline to quote.