Plan Requirements

1. The employer must be domiciled in the State of Oregon.
2. The employer must have at least 51% of enrolling employees residing in the State of Oregon.
3. An eligible Oregon Small Group employer is an employer having an average of at least one but not more than a combined total of 50 full-time (FT) and full time equivalent (FTE) employees during the preceding calendar year and who employs at least one benefit eligible employee on the first day of the plan year.
4. At least one common-law-employee that is enrolled in the plan and offers the group health benefit plan to all full-time employees.
5. Products are offered on a sole carrier basis.
6. The employer may determine hours worked for benefit eligibility between 17.5 and 40 hours per week.
7. Employer groups with 1-4 employees, 100% of benefit eligible employees must enroll. Employer groups with 5 or more employees, 75% of benefit eligible employees must enroll.
8. Employees waiving coverage due to group coverage through another employer, Medicare, Medicaid, TRICARE, Indian Health Services, an individual plan or the Oregon Health Plan, will not be counted against minimum participation.
9. The employer must contribute a minimum of 50% to the employee only rate of the least expensive plan offered to employees.
10. Employers are required to respond to requests for information as necessary in order to determine group size and continued group eligibility in accordance with state and federal laws and any required proof of eligibility of enrolled members.
11. Copies of the quarterly employee wage report, appropriate employer tax documentation, and/or ownership documents may be required for any group at the discretion of underwriting.
12. Employer must select a probationary period of the first of month following; the date of hire, 30, or 60 days from the date of hire.
13. Dependents are eligible for coverage up to age 26.
14. Employer group contribution, probationary period, and hourly requirements must be the same for all employees, regardless of class.
15. 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 UW approval.

Multiple Plan Option Requirements

16. Available for all small employers.
17. 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.
18. A small employer with 1-4 benefit eligible employees may choose up to two small group plans. A small employer with 5 or more benefit eligible employees may choose up to three small group plans.
19. There is no minimum enrollment required for the plans chosen.
20. There are no restrictions on plan pairings.