

Renewal Application

*Required information

To make changes to your group policy submit this form to your broker or login to your HealthPass Online Portal (HOP) via www.healthpass.com click "Benefits Exchange" then click "login".						
Full Name of Company			HealthPass Group #	COBRA - Feder	ral or State:	
			·		ater than 20 Employees) nan 20 Employees)	
Organization Type:*	□"C" Corp □Church	□"S" Corp □Limited Liabil	☐Partnership/LLP ity Corporation	□Non-Profit	☐Sole Proprietorship	
SIC Code*			SIC lookup here	https://siccode.com/s	sic-code-lookup-directory	
A. YOUR COMPAN						
Indicate changes to yo	our group policy in	the fields below.	Your policy will renew as is	in the fields where y	you do not indicate a change.	
Primary Contact Name		Primary Contac	ct Phone Number/Ext.	Primary Contac	t Email	
Street Address (No P.O.	Boxes)	Suite	Suite		City/State/Zip	
County or Borough					Fax Number	
Billing Contact Name		Billing Contact	Billing Contact Phone/Ext.		Email	
Billing Street Address (if	different)	Billing Suite	Billing Suite			
How many hours per we Number of Enrollments Number of Eligible Emp Do you have any common	loyees ge Begins on the 1st gek must employees with HealthPass loyees who have Ot only owned busines PO and Blue Access	of the Month Follow work to be eligible her Health Coverag ses (Single Employe	e r with common ownership - IRS	(Must be between 20 section 414, subsection	and 40 hours) on (b), (c), (m), or (o))?* □Yes □No nedical plan and I will contribute a minimum o	
C. YOUR BENEFIT Are you interested in off Select Your Payroll Cycl 1st FSA Payroll Process COBRA Administration S	ering FSA & Commute le (FSA & Commute sing Date (MM/DD/Y	uter Benefits to your Benefits)	r employees? (If no, skip to C "Weekly (52 Contribution "Semi-Monthly (24 Cor vould like to participate in CO	ons) ☐Bi-\ ntributions) ☐Mo	☐Yes ☐No Weekly (26 Contributions) nthly (12 Contributions)	
	Services: (IIICIUUEU	,	vould like to opt out of COBRA			
- Numi	tax documents for the ber of hours worked per ling in COBRA Administr	week to be eligible for o	_	rked per week for each e	employee if changing any of the following:	

- Adding a Vision Package with plan offerings that require participation

D. MEDICAL AND ANCILLARY PLAN OFFERINGS

Medical Plans

Choose the medical plans you would like to offer to your employees for the upcoming policy year. You may choose to offer all plans or a select number of plans, though it is recommended to allow employees access to the full portfolio. At every policy renewal you must re-establish the medical plans to offer or all plans will be made available.

Participation Requirements*

Core Plans: Anthem (Connection only), EmblemHealth (all) and Oxford (Metro only)

HealthPass Participation Requirements: 75% of the eligible employees must either enroll in HealthPass or submit a valid waiver. 20% of the total eligible employees must enroll with a HealthPass medical plan.

Core Plus Plans (Additional Participation Requirements):

To include Anthem PPO/EPO and Blue Access Plans along with the Core Plans:

PPO/EPO and Blue Access Requirements: available to groups with 10 or more enrolling in any medical plan offered through HealthPass with a \$750 minimum monthly employer contribution per employee.

By offering these plans, the employer attests they are meeting the required monthly contribution per employee stated above.

To include Oxford Liberty Plans along with the Core Plans:

Liberty Participation Requirement: 60% of the total eligible employees, after valid waivers, must enroll in a combination of Liberty and/or Metro plans.

* Participation requirements do not apply to Mid-Hudson groups (Orange, Putnam, Dutchess, Ulster, Sullivan and Delaware counties).						
Anthem Connection Plans						
□Connection Platinum EPO 20/40	□Connection Gold EPO 25/50 □Connection Gold 50/55	□Connection Silver EPO 40/80	N/A			
Anthem PPO/EPO and Blue Access Plans						
If the group does not meet the PPO/EPO and Blue Access Requirements at open enrollment: employees who selected PPO/EPO and Blue Access plans will need to select alternative plans or they will be mapped into Connection plans within the same selected metal tier. If the member's group is located in a county where Connection plans are not available, enrollment will be pended until an alternative plan is selected by the member.*						
□Platinum EPO 5/25	□Blue Access Gold EPO 50/55	□Silver EPO 40/80 □Silver EPO HSA 4000 □Blue Access Silver EPO HSA 3250 □Blue Access Silver EPO 3075	N/A			
EmblemHealth Plans						
Select Care Platinum Premier Select Care Gold Premier		□Select Care Silver Premier □Select Care Silver HSA	□Select Care Bronze HSA □Select Care Bronze Premier			
Oxford Metro Plans						
/A ☐Metro Gold EPO 25/40 ☐ Metro Gold EPO 25/40 G		☐Metro Silver EPO 50/100 ZD ☐Metro Silver EPO 30/80 G	☐Metro Bronze HSA 7250 G			
Oxford Liberty Plans						
If the group does not meet the Liberty Participation Requirement at open enrollment: the group must either increase their Oxford enrollment to meet the 60% participation OR those enrollees selecting Liberty must select another plan through HealthPass. If an alternative plan is not selected, the Liberty enrollees will be mapped into Metro plans within the same selected metal tier.*						
□Liberty Platinum EPO	□Liberty Gold EPO 25/50 ZD □Liberty Gold EPO 30/60 G □Liberty Gold HSA 1600 M □Liberty Gold EPO 30/60	□Liberty Silver EPO 50/100 ZD □Liberty Silver EPO 40/80 □Liberty Silver HSA 3000 □Liberty Silver EPO 30/60 G □Liberty Silver HSA 4000 M	□Liberty Bronze HSA 5750			

G = Gated, M = Motion, ZD = Zero Deductible

^{*} Participation requirements do not apply to Mid-Hudson groups (Orange, Putnam, Dutchess, Ulster, Sullivan and Delaware counties).

Dental Plans Indicate a change to your dental offering here. If you do not indicate a change, your offering will renew as is. □Package 1 (In-Network plans only): □Package 2[^]: ☐Package 3: Guardian Managed DentalGuard DHMO Guardian Managed DentalGuard DHMO Solstice Dental EPO S700B Guardian Managed DentalGuard DHMO Plus Guardian Managed DentalGuard DHMO Plus Solstice Dental EPO S800B **Dental Options** Solstice Dental EPO S700B Guardian DentalGuard Preferred PPO MAC Solstice Dental PPO Solstice Dental EPO S800B Guardian DentalGuard Preferred PPO 70 UCR Solstice Dental Value PPO MAC UnitedHealthcare National Exclusive Network Guardian DentalGuard Preferred PPO 90 UCR □Package 4^: □Package 5^: □Package 6: UnitedHealthcare National Exclusive Network UnitedHealthcare INO 100/50/50 Not Interested UnitedHealthcare Low PPO MAC UnitedHealthcare High PPO MAC UnitedHealthcare High PPO MAC ^Participation requirements apply: - Dental Package 2 - In order for an employee to enroll in a Guardian PPO plan, there needs to be at least 1 additional enrollee in any Guardian dental plan. - Dental Package 4 & 5 - With either combo package, a minimum of 2 employees must enroll. **Vision Plans** Indicate a change to your vision offering here. If you do not indicate a change, your offering will renew as is. □Package 1^: □Package 2: □Package 3^: Guardian VisionGuard Solstice Vision 5 PPO Guardian VisionGuard Solstice Vision 5 PPO UnitedHealthcare Vision PPO UnitedHealthcare Vision PPO **Vision Options** □Package 6: □Package 4: □Package 5: Solstice Vision 5 PPO UnitedHealthcare Vision PPO Not Interested ^Participation requirements apply. - Vision Package 1 & 3 - In order for an employee to enroll in the Guardian VisionGuard plan there is a 20% participation requirement excluding vision waivers. **FSA & Commuter Benefits** Choose if you would like to offer FSA & Commuter Benefits to your employees for the upcoming policy year. If you choose not to offer FSA & Commuter Benefits at this time, current and future employees will be unable to enroll until your next open enrollment. OCA FSA & Commuter Benefits are processed through the HealthPass during the initial enrollment into OCA products (OCA will reach out to you directly to complete the enrollment in these plans). At every policy renewal thereafter, enrollment will be handled directly through OCA. If you are a group renewing these products, you will receive an email from OCA with the actions that need to be taken. If you haven't received this email, reach out to OCA at 855-622-0777 or service@oca125.com. OCA FSA & Commuter Benefits: \$8.00 PEPM (per enrolled per month) is billed directly to the employer by OCA for each enrolled employee. Only (1) fee is charged per employee even if enrolled in multiple plans. Select any of the plans you wish to offer: **OCA FSA & Commuter Benefits** ☐ Healthcare Flexible Spending Account (FSA) Select Yearly Amount Plan: O FSA \$1000 Max O FSA \$2000 Max FSA \$3.200 IRS Max Dependent Care Account (DCA) FSA Yearly Maximum Amount: \$5,000 □Parking Plan Monthly Maximum Amount: \$315 ☐Transit Plan Monthly Maximum Amount: \$315 □Not Interested An OCA representative will reach out to you directly to complete the enrollment in these plans Life/AD&D Plans Indicate a change to your Life/AD&D plan offerings here. If you do not indicate a change, your offering will renew as is. Employee non-contributory and 100% participation. **Guardian Plans** □ Employer Paid Life/AD&D 50K □ Employer Paid Life/AD&D 100K □Not Interested

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icipation requirement					
cility/Life/AD& e a change to you	kD Plans ur Disability/Life/AD&D pla	ns offerings here	e. If you do not indi	cate a change, y	our offering will renew
uardian Plans	□EverGuard	□EverGuar	d <i>Plus</i> □□	ual Option	□Not Interested
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yond Med Plan cate a change to you	Beyond Med offering here.	If you do not indi	cate a change, your	offering will renev	w as is.
Beyond Med Plan	☐Beyond Med	□Not Intere	sted		
is a discount plan (n	ot insurance).				
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<u>E. B</u>	ANK INFORMATION
☐ Ple	do you prefer to pay for your coverage? (Select One) ase use electronic funds transfer (EFT) for my monthly payment.* (Must attach a voided business check) ase bill me monthly.
□lwo	ould like to enroll in paperless billing. If enrolling in paperless billing we must have an active email address on file.
covera bankin	is selected, I hereby authorize HealthPass to initiate electronic funds transfer (EFT) from my account for the payment of my monthly cost of age. I understand the debit transaction will occur the 1st of the month or the 1st business day following. In the event that I make changes to my agrangements, I understand that I must notify HealthPass to effect the changes for payment collection. All changes must be reported 20 days price effective date of the change by calling HealthPass at 888-313-7277.
*The F	HealthPass Merchant ID is 131575. Check with your financial institution as you may need to provide this ID in order for payments to be processed ssfully.
<u>F. EN</u>	IPLOYER CERTIFICATION
l agre	My business offers HealthPass medical coverage to every eligible full-time employee and age, sex or health status cannot be used to determine employee eligibility. An eligible employee must be defined as one that works no less than 20 hours per week and my business must have at least one (1) such eligible employee. Part-time employees (working less than 20 hours per week), temporary employees, employees working outside of the US, household help, and retirees are not eligible for coverage through HealthPass. Other exclusions may apply. The group meets HealthPass participation requirements:* Core Plans: Anthem (Connection only), EmblemHealth (all) and Oxford (Metro only) HealthPass Participation Requirements: 75% of the eligible employees must either enroll in HealthPass or submit a valid waiver. 20% of the total eligible employees must enroll with a HealthPass medical plan. Core Plus Plans (Additional Participation Requirements): To include Anthem PPO/EPO and Blue Access Plans along with the Core Plans: PPO/EPO and Blue Access Requirements; available to groups with 10 or more enrolling in any medical plan offered through HealthPass with a \$750 minimum monthly employer contribution per employee. If the group does not meet the PPO/EPO and Blue Access Requirements at open enrollment: employees who selected PPO/EPO and Blue Access plans will need to select alternative plans or they will be mapped into Connection plans within the same selected metal tier. If the member's group is located in a county where Connection plans are not available, enrollment will be pended until an alternative plan is selected by the member By offering these plans, the employer attests they are meeting the required monthly contribution per employee stated above.
	 To include Oxford Liberty Plans along with the Core Plans: <u>Liberty Participation Requirement</u>: 60% of the total eligible employees, after valid waivers, must enroll in a combination of Liberty and/or Metro plans. If the group does not meet the Liberty Participation Requirement at open enrollment: the group must either increase their Oxford enrollment to meet the 60% participation OR those enrollees selecting Liberty must select another plan through HealthPass. If an alternative plan is not selected, the Liberty enrollees will be mapped into Metro plans within the same selected metal tier. * Participation requirements do not apply to Mid-Hudson groups (Orange, Putnam, Dutchess, Ulster, Sullivan and Delaware counties).
	 Anthem PPO/EPO, Blue Access and Connection Plans - Employees can live/work/reside anywhere in the US. EmblemHealth Select Care - Employees must live/work/reside in NY. Oxford Metro Plans - Employees must live/work in NY and NJ. Liberty Non-Gated Plans - Employees can live anywhere in the continental US. Liberty Gated (G) Plans - Employees must live in NY, NJ and CT. These members have access to Choice Plus when they travel or have children attending college outside of the Oxford service area (NY/NJ/CT).

This application has been completed with accurate information and in no way has any information been misrepresented, falsely provided, or reinforced by false documentation that has been presented. Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or state department of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material here to, commits a fraudulent insurance act, which is a crime, and shall also be subject to civil penalty not to exceed \$5,000 and the stated value of the claim for each such violation plus the amount of the claim on individuals who commit fraudulent insurance acts. Additionally, the State has the right to levy a civil fine of up to \$1,000 for possession of a fraudulent health insurance
identification card and up to \$5,000 for each addition card possessed.

Please refer to our Eligibility Guidelines for more detailed information.

G. MEDICARE SECONDARY PAYER

The Medicare Secondary Payer (MSP) provisions apply to situations when Medicare is not the primary payer. If your company has employed 20 or more employees in the current or preceding year, Medicare is almost always secondary. In the case where an employer has 19 or fewer employees and is part of a multi-employer group health plan (e.g. HealthPass) then Medicare is by default the secondary payer to the group health plan (GHP). Participating employers with HealthPass that certify they have 19 or fewer employees, and have enrolled employees aged 65 or older, must file for the MSP Small Employer Exception Certification. The exception means the employer is not held to the MSP rules governing multi-employer group health plans and Medicare will be the primary payer of Medicare Part A claims for any employee that is a working-aged Medicare beneficiary. For the purposes of this calculation both full-time and part-time employees are counted toward the 20-employee threshold. Self-employed individuals participating in a GHP are not counted as employees for purposes of determining if the 20 or more-employee requirement is met. The 20 employee or more requirement is met if the employer employed 20 or more employees for each working day in each of 20 or more employees for each working day of a particular week if the employer has at least 20 full and/or part-time employees on its employment payroll each working day of that week.

	Group	size p	oer	Medicare	standards:*_	
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If your answer is 20 or more, no further action needs to be taken. If your answer is 19 or fewer, and you have at least one enrolling employee age 65+, you must complete and sign the MSP Small Employer Exception Certification (www.healthpass.com) and submit it with this application.

H. PROGRAM BENEFITS

HealthPass Advocacy: All members with medical coverage through HealthPass have access to additional support with navigating many healthcare related issues, including understanding claims and accessing providers.

HealthPass COBRA Administration Services: All groups have access to COBRA/NYSC Administration Services unless opted out by Employer in Section B. The service includes notification of former employees of their rights upon termination and the collection of payments from employees who elect to continue their coverage with their former employer. Employer understands it is responsible to timely and accurately perform all of their responsibilities by providing participant information. HealthPass COBRA Administration Services will terminate if (i) mandatory termination occurs due to non-payment or Employer otherwise ceases to offer medical insurance via HealthPass; (ii) Employer does not comply with the information or; (iii) Employer elects to cease to offer HealthPass COBRA Administration Services by declining such services in Section B of this form or otherwise in writing at any time. Employer agrees to indemnify HealthPass and all personnel involved in the provision of COBRA Administration Services.

I. FEE DISCLOSURE

Program Fees: All medical rates include \$5.95 for HealthPass Program Benefits (non-carrier/agent services) and a 2.9% billing and administrative fee.

- Dental In-Network plans: EE \$3.50, EE/Spouse \$4.25, EE+Child(ren) \$4.25, Family \$5.00
- Dental PPO plans: EE \$9.25, EE/Spouse \$18.25, EE+Child(ren) \$18.25, Family \$26.50
- Vision plans: EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$3.00
- Guardian Employer Paid Life/AD&D plans: \$3.00 Per Employee Per Month (PEPM)
- Guardian Voluntary Life plans: EE \$2.00, EE/Spouse \$3.00, EE+Child(ren) \$3.00, Family \$4.50
- Guardian EverGuard & EverGuard Plus plans: \$7.50 Per Employee Per Month (PEPM)
- Guardian AccidentGuard Adv plan: EE \$3.50, EE/Spouse \$4.50, EE+Child(ren) \$4.50, Family \$6.50
- ID Theft plans: EE \$3.00, EE/Spouse \$4.25, EE+Child(ren) \$4.25, Family \$5.50
- Pet Benefit Solutions plan: Single Pet \$2.00, Family Pet (2+) \$4.00

J. HEALTHPASS INSURANCE TRUST

The undersigned employer, in order to establish a plan or plans of Group Health Insurance for its employees and their dependents, hereby requests participation in the New York Health Purchasing Alliance, Inc. and/or HealthPass Insurance Trust (the "Trust") which provides health insurance benefits under Group Contracts issued by several health insurers and health maintenance organizations (HMO) to the Trustee of the HealthPass Insurance Trust. If the undersigned employer's participation is approved by the Trustee or the Administrator appointed by the Trustee (the "Administrator"), said employer shall become a Participating Employer (as defined in Trust Agreement) as of the effective date endorsed herein by the Trustee or the Administrator. The undersigned employer understands and acknowledges that even if it is approved as a Participating Employer in the HealthPass Insurance Trust, employees and their dependents are not automatically insured, as each must satisfy any eligibility requirements of the Trust and of the applicable Group Contracts. The Participating Employer agrees to make the coverage under Group Contracts available to all of its current and future eligible employees.

The undersigned employer hereby agrees:

- To be bound by all the terms of the Trust Agreement and of the Group Contract(s) as each may be from time to time amended, changed or terminated by the Insurer, HMO or Trustee, copies of which are available from the Trust or the Administrator upon request.
- To furnish any information requested by the Trustee, Administrator or any of the Insurers or HMOs, which is reasonably required for the proper administration of the Trust or of the Group Contract.
- To distribute to its eligible employees any materials provided by or on behalf of the Trustee, Administrator, Health Insurer or HMO describing Trust or the Group Contract.
- That it has no right, title or interest in or to the Trust Fund created under Trust.
- Coverage under any Contract through the Trust shall only apply to the extent provided in the Group Contract issued to the Trust by the insurer
 or HMO. All claims for benefits must be submitted to the insurer or HMO. Benefits are payable only by the insurer or HMO. The Trust's
 responsibility is solely to pay premiums to the insurer or HMO. The Trust is not liable for any benefit payments.
- The Trustee does not have any obligation under any of the Group Contracts to automatically insure employer groups should HealthPass not be in receipt of payment by the end of the month of the date due. Full payment must be made to keep all group policies active.

All enrollment documentation must be fully complete and submitted by the 20th of the month prior for effective coverage for the 1st of the following month. Any enrollment documentation received after the 20th of the month will subject the entire group to delays in coverage activation up to 10-12 business days.

Company Name	Group Number
Print Name	Date
Authorized Signature	_ Title