



# Small Group Employer Application

## AETNA LIFE INSURANCE COMPANY

Company name (legal name)		Doing business as (if applicable)	
Street address (PO box not acceptable)		City	State ZIP code
Billing address (if different than above)		City	State ZIP code
Phone number ( )		Fax number ( )	
Are there additional addresses or locations for this business? <input type="checkbox"/> Yes <input type="checkbox"/> No If <b>yes</b> , provide all addresses and locations.			
Company contact – name and title		Company contact email	
Billing contact name (if different from company contact) <i>Online statements are available. Activate access to your eBusiness account at <a href="http://www.aetna.com/employersregister">www.aetna.com/employersregister</a> upon receipt of your approval letter.</i>		Billing contact email	
Enrollment contact name (if different from company contact)		Enrollment contact email	
SIC code	Nature of business	Federal tax ID number	Date business established (Month/Year):
Employer classification <input type="checkbox"/> S Corp <input type="checkbox"/> C Corp <input type="checkbox"/> Nonprofit <input type="checkbox"/> Partnership <input type="checkbox"/> Sole proprietor <input type="checkbox"/> LLC filing 1065 <input type="checkbox"/> LLC filing 1120 <input type="checkbox"/> LLP <input type="checkbox"/> Other: _____			

**Effective date of group plan** –The actual effective date will be assigned by the Aetna underwriting department if the application is approved.

Requested effective date: \_\_\_\_\_

### Medical coverage selection – *Check one.*

<input type="checkbox"/> <b>Open Access (OA) EPO</b> – Plan name _____
Does this group have a flex plan under Section 125 of the Internal Revenue Service code? <input type="checkbox"/> Yes <input type="checkbox"/> No
<i>Aetna Life Insurance Company underwrites the Open Access (OA) EPO plans.</i>
Are you a religious employer that meets the federal guidelines for qualification and would like to exclude coverage for contraceptive drugs and devices? <input type="checkbox"/> Yes <input type="checkbox"/> No If <b>yes</b> , please complete the appropriate attestation form to confirm your religious exempt status.

### Eligibility waiting period

The eligibility date will be the first of the month following the waiting period, except exactly 90 days following date of hire.
Do you want to waive the waiting period for present employees enrolling with the group (even those who have not met the full waiting period)? <input type="checkbox"/> Yes <input type="checkbox"/> No
Waiting period for future employees: First day of month following: <input type="checkbox"/> 0 days* <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> exactly 90 days following date of hire *A date of hire effective date is not allowed.
If “0 days” is selected and the employee is hired on the first day of the month, the effective date will be the date of hire. If “exactly 90 days” is selected, the enrollment eligibility date will begin 90 calendar days following the date of hire.

**A group that has terminated with Aetna in the past 12 months for non-payment of premium must pay any premiums owed in full before Aetna will approve a group plan application and issue health benefits.**

**Employer premium contributions**

Employer premium contribution for employee	_____ % or \$ _____
Employer premium contribution for dependent	_____ % or \$ _____

**Participation**

How many hours a week must your employees work to be eligible for coverage?		
Number of employees eligible for coverage (working the minimum hours to be eligible for coverage)		
Number of employees enrolling		Number of employees waiving Aetna coverage
Number of full-time employees excluding union employees		Number of employees working outside Colorado List all states _____
Number of part-time employees		Number of employees not actively at work
Number of 1099 employees		Number of COBRA / state continuees
Number of union employees		Number of employees in waiting period and not eligible
Classes excluded: <input type="checkbox"/> None <input type="checkbox"/> Union – Local number _____		
Are domestic partners to be included? <input type="checkbox"/> Yes <input type="checkbox"/> No If <b>yes</b> , it is assumed this applies to both same sex and opposite sex partners unless you notify Aetna differently.		
<b>Do you wish to cover designated beneficiary dependents*, per Colo. Rev. Stat. § 15-22-105(3)(c) (IV):</b>		<input type="checkbox"/> Yes <input type="checkbox"/> No
* Colorado law permits certain unmarried individuals to enter into a Designated Beneficiary Agreement for the purpose of designating each person as the beneficiary of the other person and for the purpose of ensuring that each person has certain rights and financial protections, including the right to be recognized as a dependent under health insurance policies if the employer elects to provide coverage for designated beneficiaries as dependents.		

**Total average number of employees** – To calculate average number of employees, determine the number of employees for each month, add each month's number to get an annual total, and then divide by 12. Round up or down to the nearest whole number – example: 24.6 = 25. Do not spell out the number – example: write 3, not three.

<p>What is the average number of employees you employed for the entire previous calendar year regardless of whether or not they were eligible for coverage? An employee is defined as any person for whom the company issues a W-2, including full time, part time, and seasonal workers, and regardless of insurance eligibility.</p> <p>The determination of how to count employees of related corporate entities when calculating group size for medical loss ratio (MLR) purposes is based on whether the entities are considered a single employer under Section 414 of the Internal Revenue Code (subsection (b), (c), (m), or (o)) – and is not based on the multiple tax identification status of the related entities.</p>	
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**Full time equivalent**

The "full-time equivalent" (FTE) employee counting method in 26 U.S.C. 4980H(c)(2) must be utilized to determine group size for medical coverage. This method is the same calculation used to determine employer liability under the "Shared Responsibility for Employers" provisions of the ACA and Internal Revenue Code.

A. FTEs from full-time employees. Number of full-time employees working on average 30 hours or more a week (or 130 hours a month) for more than 120 days a year (even if they are not eligible or enrolling for health coverage).	
B. FTEs from part-time employees, i.e., who worked on average less than 30 hours a week, but more than 120 days a year. (Add up the total number of hours worked in a week by part-time employees and divide by 30. Example: 10 employees working 20 hours a week: $200 \div 30 = 6.66 = 6$ (rounding down to the nearest whole number)	
C. Total number of FTEs = A + B.	

**Medicare primary versus secondary**

<p>How many full-time and part-time employees have you employed for at least 20 or more weeks during the current or prior calendar year? <i>Include: full time, part time, seasonal, temporary, union, owners, partners, officers</i> <i>Exclude: self-employed persons, independent contractors (1099), directors</i></p> <p>If you employed fewer than 20 employees for 20 weeks in the current or prior year your group is Medicare primary. If you employed 20 or more employees for 20 weeks in the current or prior year your group is Aetna primary.</p>	
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**Business eligibility**

Is your company a subsidiary of another company, an affiliate of another company, or under common control with another company? The Health Insurance Portability and Accountability Act of 1996 (HIPAA) states that all persons treated as a single employer under subsection (b), (c), (m), or (o) of section 414 of the Internal Revenue Code of 1986 shall be treated as one employer.						<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your company file state or federal taxes with another company or other companies on a combined or consolidated basis?						<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any other entities associated with the group that are eligible to file a combined tax return under section 414 of the IRS code? If <b>yes</b> , provide legal names of all companies below.						<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any associated companies to be included with this group that are commonly owned?						<input type="checkbox"/> Yes <input type="checkbox"/> No
If <b>yes</b> to any questions, complete the information below. - A copy of the Quarterly Wage and Tax Statement must be provided for each group to be included for coverage. - If you file or are eligible to file multiple businesses under one tax ID number, all businesses must be included as one group.						
Business names of ALL groups including the company the groups are being written under	Tax identification number	Address	Owner's name	Percentage of ownership	Number of employees	Is group to be included?
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No
If you have answered <b>no</b> to "Is the group to be included" above, explain why.						
Does your company have branch offices, or is your office a branch location?						<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If yes</b>	- Is each branch office a separate legal entity?					<input type="checkbox"/> Yes <input type="checkbox"/> No
	- Is each branch a location of one legal entity?					<input type="checkbox"/> Yes <input type="checkbox"/> No
	- How many branch offices are there?					
	- Are taxes filed separately or as one common filing?					<input type="checkbox"/> Separately <input type="checkbox"/> One common filing
	- Where is each branch located? (List each branch business address separately.)					Number of employees at each location
Do you use the services of a payroll company?						<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If yes</b>	- Provide the name of the payroll company:					
	- Is group health coverage available to you as a client of the payroll company?					<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a professional employer organization (PEO)?						<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If yes</b>	- Are you an existing Aetna customer who is a PEO? Aetna group number: _____					<input type="checkbox"/> Yes <input type="checkbox"/> No
	- Do you offer health coverage to your clients under your PEO plan?					<input type="checkbox"/> Yes <input type="checkbox"/> No
	- Are any of your clients enrolling under this health plan?					<input type="checkbox"/> Yes <input type="checkbox"/> No
	- Are you only covering the administrative staff of the PEO?					<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you currently a client of a professional employer organization (PEO)?						<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If yes</b>	- Provide the name of the PEO:					
	- Is group health coverage available to you as a client of the PEO?					
	- If <b>no</b> , provide a letter from the PEO indicating health coverage is not offered to any employer groups. - If <b>yes</b> , you are not eligible for small group coverage.					<input type="checkbox"/> Yes <input type="checkbox"/> No

**COBRA / TEFRA / DEFRA**

Is your employer group required to comply with COBRA?				<input type="checkbox"/> Yes <input type="checkbox"/> No
How many full- and part-time employees did you employ 50 percent of the business days in the prior calendar year? <i>Include: Full time, part time, seasonal, temporary, union, owners, partners, officers</i> <i>Exclude: Self-employed persons, independent contractors (1099), directors</i> Each part-time employee counts as a fraction of an employee, with the fraction equal to the number of hours that the part-time employee worked divided by the hours an employee must work to be considered full time.				
Eligible: How many present or former employees / dependents are eligible to elect COBRA or state continuation? These present or former employees / dependents must be listed below. Attach a separate sheet, if needed.				
Enrolled: How many present or former employees / dependents are enrolled in COBRA or state continuation? These present or former employees / dependents must be listed below. Attach a separate sheet, if needed.				
Name of applicant	Qualifying event (e.g., termination of employment, divorce, etc.)	Have they elected COBRA or state continuation?	Date of qualifying event	Date COBRA or state continuation coverage terminates
		<input type="checkbox"/> Yes <input type="checkbox"/> No		
		<input type="checkbox"/> Yes <input type="checkbox"/> No		
		<input type="checkbox"/> Yes <input type="checkbox"/> No		

**Prior carrier information**

Is this plan a total replacement for any existing group plans?	Carrier name	Phone number	Start date	End date
Current medical carrier <input type="checkbox"/> Yes <input type="checkbox"/> No				
Has your business ever been insured with Aetna? If <b>yes</b> , provide group number: _____				<input type="checkbox"/> Yes <input type="checkbox"/> No

**Signature section**

The Applicant agrees to the following:

- An employee cannot contribute to non-contributory coverage, unless an authorized representative of Aetna approves the change in writing.
- An employee cannot contribute for contributory coverage for the current coverage period at a higher rate than shown on this application.
- Only a person who is a bona fide, full-time employee, regularly performing the duties of their occupation (subject to applicable HIPPA requirements for Health coverage), is eligible for coverage, unless otherwise specifically provided in the plan documents. The plan documents consist of the group agreement and/or certificate of coverage.
- The plan documents determine the:
  - Contractual provisions
  - Procedures
  - Exclusions and limitations
- The plan documents will govern in the event they conflict with any:
  - Benefits comparison
  - Summary
  - Other description of the plan
- All statements in this application are representations and not warranties.
- I acknowledge that Aetna provided written information that I used in selecting this plan. Brokers, agents or consultants are not authorized to modify the terms of the offer or to agree to changes. All material terms of plan coverage are set forth in the plan documents.
- I agree to make all Aetna plan related paper or online member documents available to my employees.
- I agree to make payroll and other records, directly related to the employee's plan coverage, available to Aetna for inspection. This will occur after a reasonably advanced request at:
  - Aetna's expense
  - My office during regular business hours
 This provision shall survive termination of plan coverage and the applicable plan documents.
- Aetna may inspect all data that has bearing on coverage or premiums while the plan coverage is in force.
- I am responsible to select, in accordance with applicable state law, the plans offered to my employees and the contribution amounts. Information on agent's compensation is available from my agent or at Aetna.com.
- Participating physicians, hospitals and other health care providers are independent contractors. They are neither agents nor employees of Aetna.

Continued on next page

## Signature section (Continued)

- The availability of a plan or program may vary by geographic service area. Some benefits are subject to limitations or maximums. Aetna does not provide health, dental or vision care services and it cannot guarantee any results or outcome.
- I hereby apply for the coverages indicated above. I certify that all information in this application is accurate and complete.
- I understand Aetna will rely on the information I provide to determine:
  - Eligibility for coverage
  - Setting premium rates
  - Compliance with applicable laws
  - Other purposes
- Any material misrepresentation or fraudulent statement may result in:
  - Rescission of coverage under the Group Agreement / Group Policy
  - Rescission of the Group Agreement / Group Policy
  - Termination of coverage
  - Increase in premiums
  - Fines
  - Civil damages
  - Imprisonment
  - Other consequences
- Aetna reserves the right to audit documentation as evidence of business activity at any time in order to:
  - Validate compliance with eligibility and underwriting guidelines
  - Validate the applicability of state and federal lawsI understand that my failure to comply with any such request may also result in termination of coverage, increase in premiums, or other consequences.

### **EMPLOYER ACKNOWLEDGMENT – Employer waiting period**

The Affordable Care Act and subsequent federal regulations prohibit group health plans and health insurance issuers from requiring any eligible plan participants and beneficiaries (employees and dependents) to wait no more than 90 days before their health coverage goes into effect.

- The regulations define the group health plan as the Employer or plan administrator.
- The regulations define the issuer as the insurance company.
- Since the requirement applies to both the group health plan and the issuer, each party's obligation is satisfied if the 90 day waiting period is honored. However, if either party doesn't comply, both are subject to a penalty.
- I agree to provide the following information of the plan participants and beneficiaries to Aetna:
  - Effective date information
  - Eligibility
  - Waiting period required under federal law.
- Aetna will use the information provided by the employer to enroll plan participants and beneficiaries in the employer's group health insurance coverage. In the event this information changes, the employer shall inform Aetna immediately.

### **ELECTRONIC ENROLLMENT, BILLING / PAYMENT AND ACCESS AGREEMENT**

**Enrollment:** As of my participation date:

1. I agree to keep copies (paper or electronic) of actual enrollment forms. I agree to maintain a reasonably complete record of enrollment and eligibility information (via electronic, interactive voice response technology and / or hard copy format), including:
  - Evidence of coverage elections
  - Evidence of eligibility
  - Changes to such elections and terminationsRecords must be available to Aetna upon request and retained for seven years.
2. I agree to create and maintain records on secure information systems that can generate hard copies of enrollments or changes maintained on electronic information systems. Any hard copy records generated pursuant to this provision shall meet reasonable standards of availability, authenticity, non-repudiation and integrity.
3. I agree that all enrollment and eligibility information presented to Aetna is accurate and timely updated. I acknowledge that Aetna can and will rely on such information in determining whether an individual is eligible for benefits under the plan. I agree to pay Aetna promptly any applicable back premiums as the result of a discrepancy between the enrollee information and the actual information presented by the enrollee. The premium due to Aetna starts accruing as of the date on which the enrollee's information changed.
4. Insured plans must either:
  - Use Aetna-supplied forms in paper format or electronic format
  - Agree to incorporate the following four points into my enrollment materials
    - Names of the Aetna company offering the insurance coverage
    - State-specific fraud warning statement
    - A statement that the terms of the insurance documents will govern the member's rights and responsibilities
    - An acknowledgment that participating providers are not agents or employees of Aetna and that network composition can change.

*Continued on next page*

**Signature section (Continued)**

- 5. I am responsible for adhering to both state and federal laws and regulations when submitting terminations to Aetna.
- 6. If otherwise permitted, when retro-terminations are submitted, Aetna will regard the submission as verification that no premium / contribution was paid by the member / dependent for that period.

**Billing / payment:** I agree to receive my bill online each month. Any contractual provisions related to non-payment of premium continue to be applicable. I understand and agree to the terms set forth in this agreement. By signing below, I represent that I am authorized to sign this agreement.

**Access:** I agree that each employee will agree to terms associated with the issuance and use of their password and system access. An individual's password may be used only by that individual to access the system and may not be shared for any reason. Each individual is personally responsible for the information entered into the system. Any individual to whom a password has been issued agrees to contact Aetna immediately if they become aware of a security breach.

A security breach is:

- An attempt to gain unauthorized access
- Actual unauthorized access
- Use of unauthorized information
- Disclosure of unauthorized information
- Modification of unauthorized information
- Destruction of unauthorized information
- Unauthorized interface with system operation.

**SUMMARY OF BENEFITS AND COVERAGE (SBC) FOR GROUP HEALTH PLAN - PLEASE READ. YOU MUST CHECK BELOW TO CONFIRM:**

In accordance with my contract with Aetna to distribute information related to enrollment / coverage information,

- I have     I have not

received the Summary of Benefits and Coverage document (<https://www.aetna.com/sbcsearch/home>) associated with the plan information referenced in this application. I confirm I will provide SBCs to plan participants and beneficiaries in compliance with the federal regulation and guidance related to SBCs, including the requirements for timely delivery. For information on the SBC regulations and distribution requirements, please review the regulations at the HHS website: <http://cciio.cms.gov/resources/other/index.html#sbcug>.

**ATTENTION: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.**

Signed at city, state	Applicant (company name)
Authorized applicant signature	Official title
Print name of authorized applicant	Date

Questions regarding any of the above information should be directed to your agent or broker or Aetna sales representative.

**Agent or broker certification**

I hereby certify that I am not aware of any information not disclosed in this application by the client that may have bearing on this risk, or all products applied for in this application.

I hereby certify that I have advised the client not to terminate any existing coverage until receiving written notice from Aetna that the coverage applied for by this application is accepted.

Appointment with Aetna: In order to receive commissions you must be appointed with Aetna. To become appointed with Aetna, apply online: <https://pangea.geninfo.com/Aetna/Apply/Default.aspx>. If you are not yet appointed and your state has a limited time to become appointed, you may want to include another broker from your office.

Agent or broker name:		National producer number:	
Agency name:		TIN:	
Pay commissions to: (check one) <input type="checkbox"/> Broker <input type="checkbox"/> Agency		Phone:	Fax:
Address:		City:	State: ZIP:
Signature*:	Date:	Email:	% of credit:
Broker admin assistant name:		Broker admin assistant email:	

\*I hereby certify that I am licensed to sell Aetna products in the state of Colorado.

Agent or broker name:		National producer number:	
Agency name:		TIN:	
Pay commissions to: (check one) <input type="checkbox"/> Broker <input type="checkbox"/> Agency		Phone:	Fax:
Address:		City:	State: ZIP:
Signature*:	Date:	Email:	% of credit:
Broker admin assistant name:		Broker admin assistant email:	

\*I hereby certify that I am licensed to sell Aetna products in the state of Colorado.

General agent name:		TIN:	
Selling agent name:		Email:	
Phone:		Fax:	
Address:		City:	State: ZIP:
Signature*:		Date:	
GA admin assistant name:		GA admin assistant email:	

\*I hereby certify that I am licensed to sell Aetna products in the state of Colorado.