

Small Group New Business Checklist



- Sales Agreement:** On the Sales Agreement sections 1, 2, and 3 are mandatory. All pages of the Sales Agreement are required with the submission of new business.
 - The plan(s) a group is enrolling in must be on page three. For example VB 100/ 60 \$1,500 RX \$10/30/50/75/125 with or without Pedi Dental
 - Sales Agreement must be signed by owner or an executive leader of the company
- Member Applications:** On the member application sections 1, 2, 3, 7 are mandatory. Sections 4, 5, and 6 are only required if it is applicable to the employee enrolling.
 - SSN for each employee and dependent
 - Dates of birth for each employee and dependent
 - Plan selection for each employee and dependent
 - Date of hire for each employee
- Certification Documents:**
 - Most recent Quarterly Wage & Tax Report
 - If quarterly report has less than 5 employees listed, hours must be included
 - If hours are not listed, we will accept the most recent 3 months of payroll w/ hours listed
 - QW&T and/or payroll must indicate employees enrolling, waiving, part time/ seasonal
 - Filing date or Run date must be on each payroll page submitted
 - Current tax forms for any owners for the group that do not appear on QW&T and/or payroll
 - W-4 for new hires not already on most recent payroll
 - Small Group Attestation Form
- Waivers:** Can be signed by the employee or the employer.
 - Reason for waiving
 - Other Insurance Info
 - Type of waiver
 - Spousal waivers are needed for any married employee enrolling in individual only coverage
 - Signature/ date at the bottom
- Census:** Group is to provide census with the NB package. Changes to medical or dental enrollment will affect rate proposal and actual monthly premium.
- Broker of Record:** Must be signed by person signing Sales Agreement or company owner.
 - Effective Date
 - Authorized Product(s)
 - Broker Name
 - Agency Name
 - Broker number
- Check:** Payable to BCBSRI. The amount must be at least 80% of the first month premium.
- Group Activity Report:** Must be submitted when adding dental to existing health policy.

The group must be quoted in our system by the 23rd of the month prior to effective date. A completed new business package must be submitted to BCBSRI by no later than the 23rd of the month prior to requested effective date. New business submissions will be denied if both of the above requirements are not met.

New business submissions are based on 75% participation. Any significant deviation from this participation assumption may require a re-evaluation. Any group enrolling in a HSA product must submit an Ancillary Administrative Service Contract.

Please contact Small Group Underwriting via email. Small-Group.Underwriting@bcbsri.org