



BlueCross BlueShield of Montana

3645 Alice Street, Helena, Montana 59601
PO Box 4309, Helena, Montana 59604

RENEWING SMALL GROUP APPLICATION FOR AMENDMENT

**Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation,
a Mutual Legal Reserve Company (herein called "BCBSMT")**

Legal Name of Employer Group:
Account/Group Number:
Requested Effective Date of Change (first (1 st) or fifteenth (15 th)): <u> </u> / <u> </u> / <u> </u> Month Day Year

ONLY COMPLETE ITEMS CHANGING on pages 1-4 (See Page 5 for Benefit Plan change instructions)

Legal Name of Employer Group changing to:		
Request to change Anniversary Date: (first (1 st) or fifteenth (15 th)): <u> </u> / <u> </u> / <u> </u> Month Day Year		
Employer Identification Number (EIN):	Nature of Business:	Standard Industry Code:
Physical Address: Number, Street, City, State, Zip		
Mailing Address, if different from physical address: Number, Street, City, State, Zip		
E-Mail Address of Authorized Company Official:		
Billing Address (if different from mailing): Number, Street, City, State, Zip		Company Telephone Number:
Billing and Correspondence to the attention of:		FAX Number:
Billing Cycle: <input type="checkbox"/> Change billing cycle to the first (1 st) day of each month through the last day of each month. <input type="checkbox"/> Change billing cycle to the fifteenth (15 th) day of each month through the fourteenth (14 th) day of the next month.		
Billing Method Selection. (If no selection is made, the Employer's benefit plan(s) will default with the current billing method): <input type="checkbox"/> Composite Billing <input type="checkbox"/> Age Billing		
The Blue Access for Employers SM (BAE SM) contact person is the employee authorized by the Employer to access and maintain its account/employee information via BAE. To access and maintain BAE an email address is required. Name of BAE contact person: Title of BAE contact person: Telephone Number of BAE contact person: E-Mail address of BAE contact person:		

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Life and Disability, Critical Illness, Accident, and Stand-Alone Vision insurance is underwritten by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is an independent Blue Cross and Blue Shield licensee. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

1. Employer has determined employees must routinely work _____ (work hours may not be less than twenty (20) or more than forty (40)) hours per week in order to be eligible for health, dental or vision coverage under this benefit program.

Employer certifies that the above hours required:

- a) Are in accordance with Small Group Reform Legislation;
- b) Have been made known to all employees;
- c) Are not intended to exclude any individual because of risk; and
- d) Apply to all employees.

2. **Probationary Waiting Period:** Newly eligible individuals will become effective on the first (1st) bill cycle day following satisfaction of the Probationary Waiting Period and any substantive eligibility criteria selected:

☐ Zero (0) days ☐ Thirty (30) days ☐ Sixty (60) days

If a person is added to the Group Contract and it is later determined that the Employer reported a coverage date earlier than what would apply to the Employee or Dependent, based on the waiting period and eligibility conditions the Employer provided to BCBSMT, BCBSMT reserves the right to retroactively adjust the coverage date for such person.

Substantive Eligibility Criteria - Optional (Not Common): Provide a representation below regarding the terms of any eligibility conditions (other than any applicable waiting period already reflected above) imposed before an individual is eligible to become covered under the terms of the plan. If any of these eligibility conditions change, the Employer is required to submit a new BPA to reflect that new information.

Check all that apply:

- ☐ An Orientation Period that:
 - 1) Does not exceed one (1) month (calculated by adding one (1) calendar month and subtracting one (1) calendar day from an employee's start date); and
 - 2) If used in conjunction with a waiting period, the waiting period begins on the first (1st) day after the orientation period.
- ☐ A Cumulative hours of service requirement that does not exceed twelve hundred (1200) hours
- ☐ An hours-of-service per period (or full-time status) requirement for which a measurement period is used to determine the status of variable-hour employees, where the measurement period:
 - 1) Starts between the employee's date of hire and the first (1st) day of the following month;
 - 2) Does not exceed twelve (12) months; and
 - 3) Taken together with other eligibility conditions does not result in coverage becoming effective later than thirteen (13) months from the employee's start date plus the number of days between a start date and the first (1st) day of the next calendar month (if start day is not the first (1st) day of the month).
- ☐ Other substantive eligibility criteria not described above; please describe: _____

3. **Annual Open Enrollment:** For Health and Dental Plans only, an Employee, who did not enroll under Timely Enrollment, may apply for Individual coverage, Family coverage or add Dependents during the Employer's annual open enrollment period. The annual open enrollment period is to be held thirty (30) days prior to the Group Contract Anniversary Date of the plan. Such Employee's Individual Coverage Date, Family Coverage Date and/or Dependent's Coverage Date will be the Group Contract Anniversary Date following the annual open enrollment period, provided the application is dated and signed prior to that date.

4. Are Dependent Spouses and children eligible to be covered? ☐ Yes ☐ No

5. Are domestic partners eligible for coverage? (If coverage for a Spouse is not available, coverage for a domestic partner is not available.) ☐ Yes ☐ No (If no, skip to question 6).

A Domestic Partner means a person with whom the Employee has entered into a domestic partnership in accordance with the Employer's plan guidelines. The Employer is responsible for providing notice of possible tax implications to those covered Employees with domestic partners.

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Continuation coverage for domestic partners: If Employer elects coverage for domestic partners, Domestic partners may be eligible for continuation coverage under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). Employer shall determine whether to continue coverage for domestic partners. Please indicate your election below:

- ☐ Yes, Employer elects to offer continuation coverage to domestic partners
- ☐ No, Employer does not elect to offer continuation coverage to domestic partners (domestic partners are not eligible for continuation coverage)
- ☐ Other: _____

6. Retirees Covered (applicable to municipalities only): ☐ Yes ☐ No

7. **Limiting Age for covered children:** Dependent children are eligible for coverage until their twenty-sixth (26th) birthday. Dependent Child, used hereafter, means a natural child, a stepchild, an eligible foster child, an adopted child or child placed for adoption (including a child for whom the Member or his/her Spouse is a party in a legal action in which the adoption of the child is sought), under twenty-six (26) years of age, regardless of presence or absence of a child's financial dependency, residency, student status, employment status, marital status, eligibility for other coverage, or any combination of those factors.

Termination of coverage upon reaching the Limiting Age: Coverage is terminated at the end of the coverage period (billing date) during which the Dependent Child ceases to be eligible, subject to any applicable federal or state law.

8. **Disabled Dependent:** Disabled Dependent means a child who is medically certified as disabled and dependent upon the Employee or his/her spouse (or domestic partner if domestic partner coverage is elected). A disabled Dependent is eligible to **continue** coverage beyond the limiting age, provided the disability began before the child attained the age of twenty-six (26). A disabled Dependent is eligible to **add** coverage beyond the limiting age, provided the disability began before the child attained the age of twenty-six (26), and proof of coverage as a disabled Dependent is provided.

Administration of Certification Review is handled by BCBSMT; a Disabled Dependent Certification Form must be submitted to BCBSMT.

9. Employer subject to the Consolidated Omnibus Budget Reconciliation Act (COBRA)? ☐ Yes ☐ No
If yes, COBRA Administrator's Name*: _____

*If selecting BCBSMT as the Employer's COBRA Administrator, please complete the COBRA Administration Service Request form.

EMPLOYEE RETIREMENT INCOME SECURITY ACT (ERISA)

The **Employee Retirement Income Security Act of 1974 (ERISA)** is a federal law that sets minimum standards for employee benefit plans in the private industry. In general, **all** employer groups, insured or ASO, are subject to ERISA provisions except for governmental entities, such as municipalities, public school districts, and "church plans" as defined by the Internal Revenue Code.

Please provide Employer's ERISA Plan (Month/Day/Year)*: Beginning Date ____/____/____ End Date: ____/____/____

ERISA Plan Sponsor*: _____

If Employer maintains ERISA is not applicable to the Employer's health plan, please give legal reason for exemption*:

- ☐ Federal Governmental plan (e.g., the government of the United States or agency of the United States)
- ☐ Non-Federal Governmental plan (e.g., the government of the state, an agency of the state, or the government of a political subdivision, such as a county or agency of the state)
- ☐ Church plan
- ☐ Other, please specify: _____

Please provide Employer's Non-ERISA Plan (Month/Day/Year): ____/____/____

For more information regarding ERISA, please contact Employer's Legal Advisor.

*All as defined by ERISA and/or other applicable law/regulations.

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Select ALL benefit plans that the group intends to offer, including currently offered plans.

BENEFIT PLAN SELECTIONS

(Select up to three (3) plans)

Plan Selection Rules

Plan Selection(s) must correlate with details provided on the BCBSMT rate proposal.

Select **UP TO three (3)** medical plans to offer. Make sure to mark the plans you want to add **AND** the plans you want to keep.

If HSA/HDHP is selected, provide name of HSA administrator/trustee:

Vendor: ☐ BenefitWallet ☐ Flex ☐ HealthEquity ☐ HSA Bank ☐ Other:

FSA purchased: ☐ Yes ☐ No (If yes, select vendor)

Vendor: ☐ BenefitWallet ☐ Flex ☐ HealthEquity ☐ HSA Bank ☐ Other:

Metallic Levels	Blue Preferred PPO SM			Blue Focus POS SM		
	(select up to 3 plans)					
	Keep	Add	Plan Number	Keep	Add	Plan Number
BRONZE PLANS	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Bronze PPO SM 101 B6J1PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Bronze POS SM 002 B6E1BLC
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Bronze PPO 134 B902PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Bronze POS 101 B6J1BLC
SILVER PLANS	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Silver PPO SM 101 S6J3PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Silver POS SM 001 S6E3BLC
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Silver PPO 117 S931PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Silver POS 003 S6E2BLC
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Silver PPO 120 S932PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Silver POS 010 S6E1BLC
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Silver PPO 121 S6K3PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Silver POS 011 S6K3BLC
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Silver PPO 122 S933PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Silver POS 101 S6J3BLC
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Silver PPO 127 S935PFR	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Silver PPO 136 S6E1PFR	<input type="checkbox"/>	<input type="checkbox"/>	
GOLD PLANS	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Gold PPO SM 101 G6J2PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Gold POS SM 005 G6E1BLC
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Gold PPO 105 G930PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Gold POS 007 G6E2BLC
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Gold PPO 107 G931PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Gold POS 008 G6E3BLC
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Gold PPO 110 G933PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Gold POS 009 G6K2BLC
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Gold PPO 111 G6K2PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Gold POS 101 G6J2BLC
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Gold PPO 123 G936PFR	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Gold PPO 135 G6E1PFR	<input type="checkbox"/>	<input type="checkbox"/>	
PLATINUM PLANS	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Platinum PPO SM 101 P910PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Platinum POS SM 006 P6E1BLC
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Platinum PPO 102 P911PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Platinum POS 007 P6K4BLC
	<input type="checkbox"/>	<input type="checkbox"/>	Blue Preferred Platinum PPO 103 P6K1PFR	<input type="checkbox"/>	<input type="checkbox"/>	Blue Focus Platinum POS 008 P6K1BLC

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DENTAL PRODUCTS / BENEFIT PLAN SELECTION		
<p>Plan Pairings Groups with two (2) to nine (9) enrollees may select one (1) plan. Groups with ten (10)+ enrollees may select up to two (2) plans.</p> <p>Contributory Any one (1) contributory high option can be paired with any one (1) low option; DMTHM41 can be freely paired with any contributory option.</p> <p>Voluntary Any one (1) voluntary high option can be paired with any one (1) voluntary low option. DMTHM45 can be freely paired with any one (1) voluntary option.</p> <p>Voluntary plans and contributory plans may not be offered together.</p> <p>Exception: DMTHM57 can be paired with DMTHR33. And, DMTHM59 can be paired with DMTHR42.</p>	<p>Participation Requirements</p> <p>Contributory > seventy-five percent (75%) participation > fifty percent (50%) employer contribution</p> <p>Voluntary > twenty-five percent (25%) participation < fifty percent (50%) employer contribution</p> <p>Employers are not required to contribute to Voluntary Dental plans.</p>	
DENTAL PLAN SELECTION <input type="checkbox"/> Yes <input type="checkbox"/> No		
Plan #	Segment	
High Coverage Allocation		
<input type="checkbox"/>	DMTHR30	Contributory
<input type="checkbox"/>	DMTHR31	Contributory
<input type="checkbox"/>	DMTHR32	Contributory
<input type="checkbox"/>	DMTHR33	Contributory
<input type="checkbox"/>	DMTHR34	Contributory
<input type="checkbox"/>	DMTHM39	Contributory
<input type="checkbox"/>	DMTHM41	Contributory
<input type="checkbox"/>	DMTHR50	Contributory
<input type="checkbox"/>	DMTHM57	Contributory
<input type="checkbox"/>	DMTHR42	Voluntary
<input type="checkbox"/>	DMTHM43	Voluntary
<input type="checkbox"/>	DMTHM45	Voluntary
<input type="checkbox"/>	DMTHR51	Voluntary
<input type="checkbox"/>	DMTHR52	Voluntary
<input type="checkbox"/>	DMTHM59	Voluntary

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Low Coverage Allocation		
<input type="checkbox"/>	DMTLR35	Contributory
<input type="checkbox"/>	DMTLR36	Contributory
<input type="checkbox"/>	DMTLR37	Contributory
<input type="checkbox"/>	DMTLM38	Contributory
<input type="checkbox"/>	DMTLM40	Contributory
<input type="checkbox"/>	DMTLM44	Contributory
<input type="checkbox"/>	DMTLR58	Contributory
<input type="checkbox"/>	DMTLR46	Voluntary
<input type="checkbox"/>	DMTLM49	Voluntary
<input type="checkbox"/>	DMTLR53	Voluntary
<input type="checkbox"/>	DMTLM54	Voluntary
<input type="checkbox"/>	DMTLR60	Voluntary

VISION COVERAGE (Not available without Medical Coverage): <input type="checkbox"/> Yes <input type="checkbox"/> No

LIFE, ACCIDENTAL DEATH & DISMEMBERMENT (AD&D), SUPPLEMENTAL LIFE AND AD&D AND SHORT-TERM DISABILITY, LONG-TERM DISABILITY, CRITICAL ILLNESS, ACCIDENT AND STAND-ALONE VISION PLANS (EMPLOYER CONTRIBUTION):

<input type="checkbox"/> ____% for Group Life, AD&D	<input type="checkbox"/> ____% for Dependent Life	<input type="checkbox"/> ____% Supplemental Life Insurance and AD&D
<input type="checkbox"/> ____% for Short-Term Disability	<input type="checkbox"/> ____% Long-Term Disability	<input type="checkbox"/> ____% for Critical Illness
<input type="checkbox"/> ____% for Accident Insurance	<input type="checkbox"/> ____% for Stand-Alone Vision	

With respect to the coverage applied for, Employer agrees to comply with and participate in all provisions of the Group Policy providing the coverage applied for. Employer understands BCBSMT intends to rely on this information in determining whether the enrolling employees may become insured.

EMPLOYER STATEMENTS: Applications/Declinations are attached for all full-time employees as well as any COBRA or state participant continuations.

1. **Minimum Participation Requirement:** BCBSMT reserves the right to:
 - a. Restrict new business enrollment in health insurance coverage to open or special enrollment periods unless the fifty percent (50%) minimum employer contribution is met and at least seventy-five percent (75%) of eligible employees have enrolled for coverage; and
 - b. Review participation and contribution on existing business and non-renew or discontinue health coverage unless the fifty percent (50%) minimum employer contribution is met and at least seventy-five percent (75%) of eligible employees have enrolled for coverage. No dental group contract will be issued or renewed unless these minimum contribution and participation requirements are met.

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2. Employer understands that unless otherwise specified in the Group Contract, only Eligible Employees and their Dependents are eligible for coverage. In some instances, the Employer may determine that only Eligible Employees are eligible for coverage. Employer further agrees that eligibility and participation requirements have been discussed with the producer and have been explained to all Eligible Employees. The Employer agrees to maintain complete records and to furnish to BCBSMT, upon request, such information as may be requested by BCBSMT for BCBSMT's underwriting review. The Employer further agrees to permit a payroll audit by BCBSMT or by a representative appointed by BCBSMT.
3. Employer agrees to notify BCBSMT of any Member or Dependent who becomes ineligible for coverage immediately following their change in status from eligible to ineligible.
4. Employer agrees to review all applications for completeness prior to submission to BCBSMT. Employer applies for the coverages selected in this Application and provided in the Group Contract and agrees that the obligation of BCBSMT shall be limited to the Benefits described in the Group Contract, except as amended by any Amendments or Endorsements thereto.
5. Employer agrees to pay to BCBSMT, in advance, the premiums specified in the Group Billing Statement on behalf of each Eligible Person covered under the Group Contract.
6. Employer agrees that, in the making of this Application, it is acting for and on behalf of itself and as the agent and representative of its Eligible Employees, and it is agreed and understood that the Employer is not the agent or representative of BCBSMT for any purpose of this Application or any Group Contract issued pursuant to this Application.
7. Employer agrees to deliver to its Members covered under the Group Contract Individual Member Guides and Identification Cards and any other relevant materials as may be furnished by BCBSMT for distribution.
8. Employer agrees to receive on behalf of its Members all notices delivered by BCBSMT and to forward such notices to the applicable recipient(s) at their last known address
9. Employer agrees the producer(s) or agency(ies), specified in writing by the Employer as its Producer of Record (POR) is authorized by the Employer to act as its representative in negotiations with and to receive commissions from BCBSMT and HCSC subsidiaries for Employer's employee benefit programs. The POR is authorized by the Employer to perform membership transactions on behalf of the Employer and is authorized to conduct such transactions through the Employer's account through the web portal identified as BAE. The appointment will remain in effective until withdrawn or superseded in writing by Employer.
10. For the current year's premium and rate information, refer to the accepted finalized new group/renewal Option Sheet for complete details. The Option Sheet shall be incorporated by reference and made part of the Application and Group Contract.

OTHER PROVISIONS:

1. This Application is incorporated into and made a part of the Group Contract.
2. Employer authorizes its designated POR electronic access to Employer's account through the web portal identified as BAE to view and perform maintenance relative to the Employer's employee benefit program on behalf of Employer, including membership eligibility, and not limited to addition and termination of Employees from the Employer's employee benefit program. Employer acknowledges that the accuracy of such information entered through BAE is the responsibility of the Employer.
3. **Reimbursement:** It is understood and agreed that in the event BCBSMT makes a recovery on a third-party liability claim, BCBSMT will retain twenty-five percent (25%) of any recovered amounts, other than recovery amounts received as a result of, or associated with, any Workers' Compensation Law.
4. **Third-Party Recovery Vendors and Law Firms Provisions (other than Reimbursement Services):** BCBSMT engages with third-party recovery vendors and law firms on a post-pay basis to identify and/or recover any potential overpayments that may have been made to Providers.
5. The provisions of paragraphs 1-4 (directly above) shall be in addition to (and do not take the place of) the other terms and conditions of coverage and/or administrative services between the parties.

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ADDITIONAL PROVISIONS:

Notwithstanding anything in the Group Contract or Renewal(s) to the contrary, BCBSMT reserves the right to revise BCBSMT's charge for the cost of coverage (premium or other amounts) at any time, with sixty (60) days advance notice, if any local, state or federal legislation, regulation, rule or guidance (or amendment or clarification thereto) is enacted or becomes effective/implemented, which would require BCBSMT to pay, submit or forward, on its own behalf or on the Employer's behalf, any additional tax, surcharge, fee, or other amount (all of which may be estimated, allocated or pro-rated amounts).

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SIGNATURE

My signature below affirms that all information provided to Blue Cross and Blue Shield of Montana in applying for this Group insurance coverage is complete and accurate to the best of my knowledge. I agree to the terms and conditions of the Group Contract, and I accept the benefit plans as outlined above and rates as indicated on the attached Option Sheet.

Printed Name of Authorized Employer Representative

Signature of Authorized Employer Representative

Title

Date

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