



CHARTER HEALTH PLAN

*A big idea for small business*

## Employer's Guide

**EMPLOYER ELIGIBILITY.** Coverage under this Plan shall be offered to employers, which have not had group health insurance for a period of at least 6 months prior to the effective date of coverage. Further, to be eligible for coverage, the average income of employees of participating employers may not exceed 250% of the Federal Poverty Level. Owners and Officers and/or Directors are not included in the calculations but are eligible for enrollment.

**EMPLOYER DOCUMENTATION.** All employers are required to submit and sign their UCT-6/Quarterly Wage and Tax Report with their new business submission. Charter Health Plan may require additional documentation, if needed, to establish eligibility.

**EMPLOYEE PARTICIPATION REQUIREMENTS.** The following requirements must be met for participation:

- At least 2 eligible employees must enroll in the plan.
- When only 2 employees enroll, both must be full time employees working 30 or more hours per week.
- Two and three member groups will pay a 10% premium surcharge in addition to any surcharge due to medical underwriting.
- All eligible employees working over 20 hours per week (employer may have different minimum hour requirements for part time status) must be allowed to participate.
- When a business employs 4 or more employees, at least 50% of those eligible must participate in the plan.

**EMPLOYER CONTRIBUTION REQUIREMENTS.** The employer must contribute at least 50% of the "Employee Only" portion of the premium.

**MEDICAL UNDERWRITING.** The Charter Health Plan is medically underwritten. Premiums may increase as a result of employee health history, diagnosis and current medication. The additional premium is determined after all health questionnaires are received and reviewed by the underwriters. Premium additions (if any) will be assessed on the entire group. The employer will be required to "sign-off" on the new rates.

**PREMIUM PAYMENTS.** All monthly premiums will be automatically debited from the Employer's Checking Account except the initial payment at the time of application and the deposit premium at the time of acceptance of the final premium rates. Charter Health Plan requires two months of premium payments prior to the effective date of the policy. The checks must be drafted on the Employer's Business Account. The first automatic debit will occur about 30 days after the effective date of the policy.

**ACTIVE PARTNERS WORKSHOP.** All employees and dependents will be required to attend an Active Partners Workshop prior to the effective date of the policy. The workshops are currently being held at First Benefits Group, 3260 Fruitville Road in Sarasota.

**LEASED EMPLOYEES MEMBERSHIP REQUIREMENTS.** Employers wanting to include their leased employees in the Charter Health Plan must meet the following criteria:

1. The employer (not the PEO or Leasing Company) must have the sole authority to hire and fire leased employees.
2. All leased employees must be eligible for Charter Health Plan coverage on the same basis as any non-leased employees.
3. Charter Health Plan shall be the sole provider of health plan coverage for all eligible employees both leased and non-leased.
4. An officer or owner (not the PEO or Leasing Company) has/will complete and sign the Charter Health Plan employer application.