

SMALL GROUP UNDERWRITING CHECKLIST

The following information describes WHP's Underwriting criteria in order to evaluate and release premium rates for new groups ranging in size from 2 eligible employees to 50 eligible employees.

For Groups With 2 – 25 Eligible Employees

For Preliminary Rates:

- Address of business (street, city, state and ZIP code).
- Current census (including date of birth, gender and ZIP code of each).
- Plan design details to be quoted (3 preliminary quotes can be provided before a group must apply for final rates).
- Industry (SIC) code and a brief description of the business.
- No other information is required for a preliminary quote, however any additional information provided at this time will help make the preliminary quote more accurate.
- Please note the due date for applying for Final Rates listed below. All preliminary quotes must be submitted so that deadline can be met. If not, the group must be re-quoted for a subsequent month.

For Final Rates:

- Completed Underwriting Summary Sheet – page 1 only (must be filled out completely).
 - Where page 1 requests Current Rates, if the group's current coverage rates are age/gender banded, please attach a copy of the current age/gender rate table or billing statement.
- Plan design details to be quoted, including effective date.
- Individual Medical Questionnaires for each eligible intending to take coverage (must be filled out completely).
- Waivers for ALL eligibles who do not intend to take coverage.
- The groups most recently filed payroll tax report (In Indiana – UC-1, In KY – UI-3).
- Failing to supply any of the above or providing partially completed paperwork, will result in the quote being withheld until all requirements are provided and completed.
- All requirements for Final Rates must be provided by the 20th of the month before the requested effective date (i.e. due by April 20th for a May 1st effective date).

For Groups With 26 – 50 Eligible Employees (Final Rates only)

- Completed Underwriting Summary Sheet – page 1 & 3 (must be filled out completely).
- Current census (including date of birth, gender and ZIP code of each).
- Plan design details to be quoted, including effective date.
- The groups most recently filed payroll tax report (In Indiana – UC-1, In KY – UI-3).
- Failing to supply any of the above or providing partially completed paperwork, will result in the quote being withheld until all requirements are provided and completed.
- All requirements for Final Rates must be provided by the 20th of the month before the requested effective date (i.e. due by April 20th for a May 1st effective date).
- Preliminary quotes are not provided for groups with 26 – 50 eligible employees.