# Employer Group Application (all group sizes)

Humana.

**NORTH CAROLINA**

Humana.com

The offering company(ies) listed below, severally or collectively, as the content may require, are referred to in this Employer Group Application as "Humana", "We", "Us", or "Our".

Dental, Life, and Vision plans insured or administered by Humana Insurance Company.

## 1. GROUP INFORMATION – Please type or print clearly in black ink

| Group number: | |
|---|---|

| Group name: | Requested effective date __/__/____ |
|---|---|

| Corporate/Situs location street address: | City: | State: | ZIP code: | County: |
|---|---|---|---|---|

| Date company established (MM/DD/YYYY): | Federal Tax ID: | Nature of business/SIC code: | Phone number: |
|---|---|---|---|

| **Benefit Administrator/management contact name:** | |
|---|---|
| Phone number: | Email address: |
| **Billing contact name:** | |

| Billing address (N/A if same as street address): | City: | State: | ZIP code: |
|---|---|---|---|
| Phone number: | Email address: | | |

Are separate divisions/classes required for billing or reporting? ☐ No ☐ Yes
If yes, please explain. Attach additional signed and dated sheets, if necessary.

## 2. ELIGIBILITY REQUIREMENTS

| | |
|---|---|
| **Average total number of employees** ☐ | This means the average number of employees for the preceding calendar year. An employee is typically any person for which the company issues a W-2, regardless of full-time, part-time or seasonal status or whether or not they have medical coverage. |
| **Average number of full-time equivalent employees** ☐ | For all employees included in the average total number of employees (above), calculate the average number of full-time equivalents for the preceding calendar year. The monthly full-time equivalents are calculated as follows:<br>• number of **full-time employees** (who worked 30 hours or more per week on average); plus<br>• total number of hours worked by **part-time employees** during the month capped at 120 hours, divided by 120. |

| Eligible employee count (including those employees who waive coverage): | **Dental** | **Vision** | **Life** |
|---|---|---|---|
| | | | |

Are you offering coverage to retirees (Dental and Vision)? ☐ No ☐ Yes
Required age (minimum 50): Minimum years of service:

| Number of retirees to be covered: | **Dental:** | **Vision:** |
|---|---|---|

Does this company have any subsidiaries or affiliates, or are there any other associated entities that are eligible to file a federal or state combined tax return? ☐ No ☐ Yes If yes, enter information below:

| **Company name** | **Total employees** |
|---|---|
| | |
| | |

Probationary waiting period for eligible employees: ☐ 0 days ☐ 30 days ☐ 60 days ☐ 90 days ☐ Other: _____
If you prefer months, please select "Other" and specify the number of months.

Employee effective provision (the employee termination date coincides with the effective date provision):
☐ First of the month following probationary waiting period
☐ Immediately following probationary waiting period (required for 90 day probationary waiting period)

Do you want to exclude a class of employees? ☐ No ☐ Yes
If yes, check class to exclude:
☐ Union ☐ Non-union ☐ Hourly ☐ Salary ☐ Management ☐ Non-management ☐ Other:

Is this a Collectively Bargained Plan? ☐ No ☐ Yes Name of plan _____
Plan number (assigned by employer for use in filing IRS form 5500):

Has this Group been insured by Humana within the last three years? ☐ No ☐ Yes
If yes, provide prior Group number: Termination date:

Do you wish to offer Domestic Partner coverage? ☐ No ☐ Yes

## 3. COBRA/STATE CONTINUATION

Is your Group subject to: COBRA ☐ No ☐ Yes State Continuation ☐ No ☐ Yes

Are any present or former employees/dependent currently on or eligible to elect COBRA/State Continuation? ☐ No ☐ Yes
If yes, enter information below. Attach additional signed and dated sheets (reorder NC-52660), if necessary.

| Name of applicant | Qualifying event (e.g. termination of employment, divorce, etc) | Indicate if the applicant is currently on COBRA or State Continuation | COBRA/State Continuation | | | Lines of coverage (select all that apply) | |
|---|---|---|---|---|---|---|---|
| | | | Qualifying event date | Start date | End date | Dental | Vision |
| | | ☐ COBRA ☐ State Continuation | | | | ☐ | ☐ |
| | | ☐ COBRA ☐ State Continuation | | | | ☐ | ☐ |
| | | ☐ COBRA ☐ State Continuation | | | | ☐ | ☐ |
| | | ☐ COBRA ☐ State Continuation | | | | ☐ | ☐ |

**Plan Selection** – Please review the Regulatory Pre-enrollment Disclosure Guide with your agent, broker or producer. Complete the quote number and reference number (if applicable) to indicate the plans elected.

## 4. DENTAL PLAN SELECTION ☐ Electing ☐ Not electing

Sold quote number: _____
Plan 1 name _____ / Reference # _____
Plan 2 name _____ / Reference # _____
Plan 3 name _____ / Reference # _____
Attach additional signed and dated sheets (reorder NC-52659), if necessary.

**EMPLOYER CONTRIBUTION** (Percentage or dollar amount): Minimum employer contribution toward employee premium is [0]% or $[0].
Employee: Employee/Spouse: Employee/Child: Family:

| **Participation** - Available to employers with 1 or more enrolled employees and<br>• Non-Contributory plan – 100%<br>• Contributory plan – 50%<br>• Voluntary plan – minimum of 2 enrolled | Number of employees waiving with other qualifying coverage: | Number of employees waiving without other qualifying coverage: | Number of employees enrolled: |
|---|---|---|---|
| | | | |

**CURRENT CARRIER**
Is this Group transferring group dental coverage from another group carrier? ☐ No ☐ Yes
Does prior coverage include orthodontia? ☐ No ☐ Yes
If yes, provide carrier name: _____ Proposed termination date:_____

## 5. VISION PLAN SELECTION ☐ Electing ☐ Not electing

Sold quote number: _____
Plan 1 name _____ / Reference # _____
Plan 2 name _____ / Reference # _____
Dual choice arrangements are subject to underwriting review.

**EMPLOYER CONTRIBUTION** (Percentage or dollar amount): Minimum employer contribution toward employee premium is [0]% or $[0].
Employee: Employee/Spouse: Employee/Child: Family:

| **Participation** - Available to employers with:<br>• 1 or more enrolled employees when sold with medical and/or dental;<br>• 5 or more enrolled when standalone; and<br>  • Non-Contributory plan – 100%<br>  • Contributory plan – 50%<br>  • Voluntary plan – minimum of 5 enrolled | Number of employees waiving with other qualifying coverage: | Number of employees waiving without other qualifying coverage: | Number of employees enrolled: |
|---|---|---|---|
| | | | |

## 6. LIFE PLAN SELECTION

Sold quote number: _____ Reference # _____

**Basic Life and AD&D:** ☐ Electing ☐ Not electing

**EMPLOYER CONTRIBUTION** (Percentage or dollar amount) for **BASIC** Employee and Dependent Life **ONLY**): Minimum employer contribution toward employee premium is 50%.

Employee: Employee/Spouse: Employee/Child: Family:

**Participation Requirement** - Available to employers with two or more enrolled employees.
• Non-contributory plan - 100% • Contributory plan - 50%

Number of hours worked per week to be eligible (select between 20 and 40 hours):

**CURRENT CARRIER**
Is this Group transferring group life coverage from another group carrier?: ☐ No ☐ Yes

If yes, provide carrier name: Proposed termination date:

As of the date of this application, list any employees currently disabled and not actively at work (attach additional signed and dated pages, if necessary):

Rate Guarantee: ☐ 2 Year ☐ 3 Year
Age Reduction Schedule: ☐ Schedule 1 ☐ Schedule 2 ☐ Schedule 3
☐ Flat amount $ _____
☐ Salary plan – options are 1x to 7x salary (in .5 increments), rounded to the next highest $1,000
Salary level: ____ x salary Maximum benefit: $_____
☐ Class schedule – no more than 2.5x between classes and 10x between the lowest and highest class. Complete the table below.

| Class | Description | Flat amount or Salary level |
|---|---|---|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |

**Basic Dependent Life**: ☐ Electing ☐ Not electing
If yes, indicate volume amount ☐ $20,000/ $5,000 ☐ $10,000/ $2,500 ☐ $5,000/$1,000

**Voluntary Employee Life**: ☐ Electing ☐ Not electing Reference # _____
Available to employers with five or more or 25% of the eligible employees enrolled, whichever is greater.

Do you want AD&D? ☐ No ☐ Yes
Rate Guarantee: ☐ 2 Year ☐ 3 Year
Age Reduction Schedule (Basic and Voluntary Age Reduction Schedules must match): ☐ Schedule 1 ☐ Schedule 2 ☐ Schedule 3

☐ Minimum amount $_____ ☐ Maximum benefit $_____

**Voluntary Dependent Life** (only available if Employee Voluntary Life is elected) ☐ No ☐ Yes
**Dependent Child Voluntary Amount** ☐ $5,000 ☐ $10,000

## 7. THE FOLLOWING APPLIES TO ALL GROUPS SUBJECT TO ERISA

As claims administrator with authority to make claim determinations as described in Section 503 of the Employee Retirement Income Security Act (ERISA), We make final decisions under the Policy or Group Plan with respect to determining eligibility for coverage and paying claims for benefits, including deciding appeals of denied claims. As claims administrator, We shall have full and exclusive discretionary authority to: 1) interpret Policy or Group Plan provisions; 2) make decisions regarding eligibility for coverage and benefits; and 3) resolve factual questions relating to coverage and benefits.

You, the participating employer, policyholder, contract holder, or Certificate sponsor, intend to establish, sponsor, plan sponsor and endorse an employee benefit plan which will be governed by ERISA. You are the ERISA plan administrator.

## 8. THE FOLLOWING APPLIES TO ALL GROUPS

The Group is only eligible if a bona fide business entity exists.

If you fail to pay premium when due, coverage may be subject to termination as specified under the terms of the Policy. You understand and agree that your coverage is continued monthly subject to timely payment of premium. We reserve the right to change the premium rates on any premium due date, as permitted by applicable law. You will receive a 45 day written notice.

You will provide information or records upon request that We determine are relevant to this Employer Group Application and group coverage for inspection by Us or Our representative. For you to remain eligible you must meet the eligibility, participation and contribution requirements for each respective coverage at all times.

We have the right to use information provided by you to determine whether this Employer Group Application will be accepted or declined and to establish appropriate premiums.

## 9. ELECTRONIC DELIVERY

By signing this Employer Group Application, you, the authorized representative of the Group, consent to the electronic delivery of contractual documents to you including, but not limited to, the policy and certificate. These documents are accessed through the secure employer section of the Humana.com website. At any time, you may contact Humana at 1-800-232-2006 to obtain a mailed paper copy of any document.

## 10. AGREEMENT AND SIGNATURE – Review your policy/certificate carefully

You, the authorized representative of the Group named herein, understand, agree and represent: You have read this Employer Group Application and the information you provided is accurate and complete and can be substantiated by your records. You have received and reviewed the applicable regulatory information and the Humana issued proposal. You referred to the proposal to select the benefit plan(s) applied for in this Employer Group Application and confirmed your selection from the Humana issued proposal before signing below. By executing this Employer Group Application, you agree to its terms and represent and warrant that you shall comply with the terms of the Policy and all applicable laws. An act of fraud or an intentional misrepresentation of a material fact may void or terminate an individual's or Group's coverage as specified under the terms of the Policy or Certificate. We shall rely on your representations and any information submitted by you or on your behalf. Providing incomplete, inaccurate or untimely information may reduce an individual's or Group's coverage or may increase past premium. Any person who knowingly presents false information in an application for insurance or viatical settlement contract or a viatical settlement purchase agreement may be guilty of a felony and may be subject to fines and confinement in prison.

Coverage is not in effect unless and until you receive written notification from Us. The Employer Group Application will form part of any contract or coverage issued. The original version of this Agreement is in the English language. If there are any discrepancies or conflicts between the English and any other version that has been translated into another language, the English version will control. Neither you nor the agent has the authority to waive a complete answer to any question, determine coverage or insurability, alter any contract, bind Us by making any promise or representation, or waive any of Our other rights or requirements. No waiver or change will bind Us unless signed by an authorized officer of Our company.

**DO NOT CANCEL ANY CURRENT GROUP COVERAGE UNTIL YOU RECEIVE WRITTEN NOTICE FROM US THAT WE HAVE ISSUED COVERAGE.**

Dated on: _____ by: _____
(month, day, year) (Printed name of authorized representative of Group)

Signature:_____ Title: _____

## 11. AGENT INFORMATION

| **Agency of Record** (for commissions and correspondence) | **Agent/Agency of Record** (for split commissions) |
|---|---|
| Name (print or type) | Name (print or type) |
| Tax ID/Social Security Number/Humana Agent Number | Tax ID/Social Security Number/Humana Agent Number |
| Commission split ☐ No ☐ Yes<br>If yes, percentage: _____ (equals 100%) | Commission split ☐ No ☐ Yes<br>If yes, percentage: _____ (equals 100%) |
| **Writing Agent/Broker Producer** | **Agent/Agency of Record** |
| Name (print or type) | Name (print or type) |
| Tax ID/Social Security Number/Humana Agent Number | Tax ID/Social Security Number/Humana Agent Number |
| Commission split ☐ No ☐ Yes<br>If yes, percentage: _____ (equals 100%) | Commission split ☐ No ☐ Yes<br>If yes, percentage: _____ (equals 100%) |

**General Agency** (Complete only if agency involved in sale)

| General agency information pertains to: ☐ Agency of Record ☐ Writing Agent | |
|---|---|
| Name (print or type) | Tax ID/Social Security Number/Humana Agent Number |

As the Agent, I acknowledge that I am responsible to meet with the Group submitting this Employer Group Application in order to fully and accurately represent the terms and conditions of the plans and services of the offering or insuring entity, or one of its subsidiaries. These provisions are available to me and the Group in the Regulatory Pre-enrollment Disclosure Guide or other plan literature. Additionally, I acknowledge that I am responsible for providing the Group a copy of their completed and signed Employer Group Application.

Writing Agent signature: _____ Date: _____