

BusinessEDGE® Level-Funded Plans for Employer-Sponsored Health Plans

Underwritten Quote Submission Checklist

Existing Optima Health Group

- Nothing needed but a request for currently enrolled census
- Completed employee medical applications for new employees enrolled under the group's plan within the past 60 days or employees looking to enroll at effective date

New Opportunity for Optima Health

- Employer application
- For groups with 5–9 enrolling employees: completed employee medical applications (Virginia Universal or competitor applications accepted)
- For groups with ten or more enrolling employees: completed employee applications (Virginia Universal or competitor applications accepted) or a member level census with at least the following six columns;
 - last Name
 - first Name
 - zip Code
 - date of birth
 - gender
 - plan Selection
 - employee or dependent
- Current rates, current benefits
- Renewal rates, renewal benefits
- Contribution strategy

BusinessEDGE

For Employer-Sponsored Health Plans

Enrollment Checklist

Needed no later than the 15th of the month prior to the effective date

- Employer Application (should have been completed for UW already)
- Completed Employee Applications (spreadsheet enrollment may be used for applicants already reviewed in underwriting)
- Waivers
- Current Reconciled VEC
- Payment for first month (actually needs to be in at least 10 days prior to the effective date)
- Bank Draft Paperwork

Needed before effective date

- Signed copies of the Employer Contract/PSA and Stop Loss Policy

NOTE: BusinessEDGE groups may have an open enrollment period up until the 15th of the month prior to the group's effective date. Any employee who does not submit an application to Optima Health by that date will need to wait until the group's next open enrollment period to apply for coverage unless there is a qualifying event. Any employee who does submit an application prior to the 15th of the month prior to the group's effective date (that will change the quoted census) may subject the group to underwriting review and re-underwriting. If a group wants to complete their open enrollment prior to the 15th and submit all enrollment material to Optima Health sooner, we will accept it and the same guidelines (mentioned above with regards to qualifying event or not) apply to applications that come in after the enrollment submission date.