

## Underwriting Guidelines Effective January 2019

### **Producer Eligibility**

All insurance professionals must be accredited with NWBA to receive a proposal or place business. The accreditation requires all producers to maintain the following:

- A current state insurance license (Life and Health).
- Provide proof of Errors & Omissions insurance.
- Active endorsed carrier appointments.
- A signed producer accreditation agreement must be on file with the General Agent.

If any of the above conditions are not met, commissions will not be paid. Producers are allowed ninety days from the date of expiration to become compliant with all the accreditation requirements. After ninety days, commissions will be forfeited.

Producer commissions are detailed in the NWBA Producer Commission Schedule. You may access this document in the Producer Reference Tools section of the NWBA producer site accessible through Benefit Resource Hub, <https://benefitresourcehub.com>.

### **General**

Rates are based on the information provided for this offer. We reserve the right to withdraw the quote or revise the rating if any of the group information changes, including but not limited to any census, or other demographic changes.

New group quoted rates assume the group's provided census is the best estimate of the actual census as of the effective date of coverage. Renewing group's quoted rates are based on the group's most recent census available as the best estimate of the actual census as of the effective date of coverage. Please notify NWBA of any census changes that have occurred. Completed, signed and dated enrollment materials must be received no later than the 25<sup>th</sup> of the month prior to the effective date.

Rates are assumed for 12 months from the effective date quoted except as allowed in the group contract.

The Employer must carry Workers' Compensation coverage as required by the State. 100% of eligible employees must have workers' compensation coverage, except those legally not required to be covered by workers' compensation coverage.

### **Eligibility**

All employees continuously working the contractual minimum hours per week, **except** temporary, seasonal, substitute employees and/or persons whose earnings are based solely on income reported on IRS Form 1099, are considered eligible and subject to participation guidelines.

Employee and dependent eligibility for determining who is eligible for group benefits is elected on the Group Master Application.



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### Contribution & Participation Guidelines

The minimum employee participation is 100% of eligible employees for Groups 1 - 3 after excluding those waiving due to other qualifying coverage. The minimum employee participation is 75% of eligible employees for Groups 4 – 50 after excluding those waiving due to other qualifying coverage.

A waiver of coverage form must be collected for all employees waiving Group coverage.

Minimum contribution and participation rules must be met for renewing groups.

### Enrollment

The minimum group size to offer a dental or vision is 2 enrolling employees.

The minimum group size to offer basic Life and AD&D is 5 enrolling employees.

Groups with uncommon enrollment are still subject to group participation requirements.

The group must meet the minimum employee contribution requirements noted below. No dependent contribution is required.

Coverage Type	Employer Contribution
Dental	75%
Vision	75%
Life and AD&D	100%

For employer sponsored dental or vision plans, a minimum of 75% of all eligible employees must participate within each member group. Employee waivers will be required. Qualified reasons for waiving coverage are: alternate group coverage not sponsored by the employer, government-sponsored plans and state/federal Exchange plans.

Employee eligibility policies may vary by employer. NWBA only requires the employer to meet the minimum eligibility qualifications.

Rates will be guaranteed for twelve months, regardless of the group’s effective date with the exception of products added off anniversary. This assumes there are no regulatory or related legislative changes that affect the benefits provided through NWBA.

Employer may elect to waive the selected employee waiting period at the time of initial case issue only, but have the option to change the waiting period once a year at renewal.

New employer or new employee coverage will only be effective the first of the month.

The released NWBA proposals are illustrations, not contracts. The rates and benefits are for general information and discussion purposes only and not valid unless approved. The rate quote is not an offer or a guarantee of coverage.

**This is a general overview of the Underwriting Guidelines for the NWBA. Should there be any discrepancy; the current contract will be the determining underwriting document.**