



## 1/23 Oregon Small Employer Group (OSEG) Standard Medical Underwriting Guidelines

### Group Eligibility

- ◆ 1-50 employees with over 50% of the total group located in Oregon, subject to Out-of-Area requirements below. Note: Owner-only groups are not eligible. There must be a minimum of 1 enrolled W-2 employee who is not a spouse of the owner or partner.
- ◆ Out-of-Area Requirements
  - A maximum of 49% of the group's eligible population may be out of Oregon's service area.
  - Those eligible employees who are out of the Oregon service area but are in the Out of State PPO service area may be written on a PPO plan.

### Employee Eligibility

- ◆ The employer group determines the number of hours an employee must work in order to be considered eligible.
- ◆ Probationary period for new hires can be first of the month following: date of hire, 1 month, 30 days, or 60 days. Note: All coverage must begin the first of the month following the date the probationary period is met.
- ◆ Retirees are not eligible.
- ◆ Workers Compensation must cover all employees except owners and those exempt by the definition of the Oregon WCD.

### Participation/Contribution

- ◆ For groups of 1-5 eligible employees, 66% participation is required. For groups of 6-50 eligible employees, 50% participation is required.
- ◆ Employees waiving coverage due to group coverage through another employer (i.e. spousal coverage), Medicare, Medicaid CHAMPUS, Indian Health Services, an individual plan or the Oregon Health Plan, will not be counted against minimum participation.
- ◆ A minimum employer contribution of 50 percent of employee-only premium is required.

### Case Submission

- ◆ All new groups requesting coverage on the 1st must be submitted by the 20th of the month prior for which coverage is to be effective.
- ◆ For new groups effective on the 15th cases must be submitted by the 1st of the month for which coverage is to be effective. Note: This option is only available for groups whose prior coverage terminates mid-month.

### Rate Information

- ◆ 12-month rate guarantee for new and renewing business.
- ◆ Rating is based on the employer's principal business address in Oregon for all employees, whether residing in Oregon or out of state.

### Benefit Offering-Enhanced Choice

- ◆ Available for groups of 2-50 active enrolled employees.

### Riders

- ◆ Groups may choose one Dental, Vision and/or Alternative Care rider to attach to the medical plan.
- ◆ Groups may only select one of each type of rider to accompany their medical plan selection/s.
- ◆ Subscriber enrollment must match medical.
- ◆ Standalone is not available.

### Dental

- ◆ Dental subscriber enrollment must match medical.
- ◆ Minimum employer contribution must be 50 percent of employee-only dental coverage.
- ◆ A minimum of 2 employees must enroll. A minimum of 10 employees must enroll in any plan with orthodontia.

### Vision

- ◆ Vision subscriber enrollment must match medical.
- ◆ Minimum employer contribution must be 50 percent of employee-only vision coverage.
- ◆ A minimum of 2 employees must enroll.

### New Group Paperwork Requirements

- ◆ 1-5 Enrollees
  - Form 132 is required for groups that have been in business long enough to have one. Note: Groups that have not been in business long enough to have Form 132 may submit 4 weeks of payroll.
  - Ownership documents must be submitted for owners not appearing on the Form 132.
    - OSEG Census Form
    - Small Business Application
- ◆ 6-50 Enrollees
  - OSEG Census Form
  - Small Business Application