



Required Documentation & Underwriting for New Business

Small Group Ancillary (1-99)

New Business Underwriting:

- Group must be actively in business with a New York street address
- Eligible employees are defined as actively at work at least 20 hours per week and a group must have at least two such employees
- Medicare employees actively at work 20 hours per week are also eligible
- Dependents are defined as: married spouse (marriage certificate may be required), legal dependent child up to age 20 / 26 with student status (birth certificates may be required) or domestic partner (domestic partner attestation required). Additional options for age 29 are available.
- The following are not eligible:
 - Part Timers working 19 hours or less
 - Seasonal & Temporary Workers
 - Retirees
 - Husband & Wife only
- Guardian Products
 - Guardian Dental plans require 2 eligible with a minimum of 2 enrolling
 - Those enrolling in DHMO must select a dentist
 - Individual terminations for DHMO Products must be submitted no later than the 15th of the month prior to the requested termination date.
 - New Groups of 2-9 Enrolling in PPO will have a 12 month deferral of Major and Perio services. This will be waived with proof of prior coverage.
 - New Groups of 10+ Enrolling in PPO will not have deferred services.
 - New Groups of 5-9 Enrolling can have deferred services waived if the group pays 15% over our Published Rates.
 - Dual option DHMO / PPO is allowed
- Davis Vision
 - Plans are available standalone
 - Plans can be written down to one enrolling
- Colonial Group Medical Bridge
 - Group Medical Bridge plans require 2 eligible yet can be written down to one enrolling
- Shelter Point
 - Hospital Cash Plans can be written down to one enrolling
- As long as eligibility is met, multiple plans can be offered

Required Tax Documentation:

- Most recent Quarterly Wage & Tax Statement: NYS-45
- If not required to file Wage & Tax Statement, one of the following is required:
 - If a "C" Corp: Articles of Incorporation, form 1120 (line 13 is wages) and payroll documents.

- If a Church: Form 941 (line 2 is wages) and payroll documents
- If an LLC: LLC agreement and the appropriate documents noted above
- If a Partnership: K-1 or Form 1065 (line 9 is wages) and payroll documents and business license
- If an "S" Corp: Articles of Incorporation, form 1120S (line 8 is wages) and payroll documents
- If the business has been in existence less than 1 year and has not filed a Quarterly Wage & Tax Statement, we will accept Corporation or Partnership papers and payroll documents

Required Forms:

- NY Health Alliance Employer Agreement
- If solely ancillary products, check made out to NY Health Alliance for the first months premium
- Fully completed NY Health Alliance Employee Enrollment Form
- Appropriate Tax Forms as indicated above
- Broker registration form, Broker License & Copy of current E&O Policy if new broker
- Dependent Certification if older than 20 years old