



## UNDERWRITING AND OPERATIONAL GUIDELINES (2-50 GROUPS)

ODS reserves the right at issuance to revise the plan design(s) and rates proposed, if it is later determined that your plan does not meet the State’s definition for “Small Employer” plans.

### RATING REQUIREMENTS

Rates will be based on actual plan enrollment and may change, if any of the following vary from the quote:

- Total number of employees
- Actual employees enrolling
- Family status
- Location of the group
- Probationary period
- Age of employees enrolling
- Contribution levels
- Participation levels
- Tobacco use

### EMPLOYER CONTRIBUTION AND PARTICIPATION REQUIREMENTS

All Small Employers must meet the following Contribution and Participation requirements listed below.

Group Type	Group Size	Minimum Employer Contribution		Minimum Participation*	
		Employee	Dependent	Employee	Dependent
Medical only or medical/dental**	2-4	50%	0%	100%	100%
Medical only or medical/dental	5-50	50%	0%	75%	25%
Dental only (non-integrated enrollment)	5-9	50%	25%	75%	75%
Dental only (non-integrated enrollment)	10-50	50%	0%	75%	75%

\*A person may waive ODS coverage for other group coverage, Medicaid, Medicare, TRICARE, Indian Health Service or a publicly sponsored or subsidized health plan, including but not limited to the Oregon Health Plan and it will not count against the group’s overall participation. However, waiving for Individual coverage, including OMIP, counts against the group’s overall participation as an opt out.

\*\*Enrollment in the ODS dental plan *must* match enrollment in the group medical plan.



## BUSINESS REQUIREMENTS

- All groups need to completely fill out and sign the Group Profile Form before obtaining group coverage.
- All groups must be headquartered in Oregon in order to qualify for group coverage.
- All medical or medical/dental groups must have 2 or more employees working 17.5 hours a week to be considered for group coverage.
- Dental stand alone groups must have 5 or more employees enrolling on the plan in order to obtain group coverage.
- If more than 50% of a group's employees work outside of Oregon, they do not qualify for Oregon Small Employer coverage.
- Any changes for all Small Employer groups must be made on the effective date of the policy or upon renewal. This includes but is not limited to probationary period changes, adding/changing domestic partner coverage, employer eligibility changes, and contribution/participation changes.
- Only the following waiting periods may be used:
  - ✓ Date of hire
  - ✓ The first of the month following date of hire, 30, 60 or 90 days
- Management-only contracts can only be written for groups with 26 or more employees working 17.5 hours a week.
- For quotes on groups with under 5 employees enrolling, one of the following documents must be provided to the Marketing department in order to receive a completed quote:
  - State Payroll Quarterly Tax Form 132
  - Federal Form 1065
  - 1040 Schedule C with W-2s

*To enroll a new group,  
please forward the following to:*

The ODS Companies  
Attn: Marketing Department  
601 S.W. Second Avenue  
Portland, OR 97204  
(503) 243-3948 or toll-free (877) 246-5325

- First month's premium (make check payable to The ODS Companies)
- The prior month's bill
- ACH (automatic payment) authorization form, if applicable
- Deductible credit, if applicable

- Group Application - Completed and signed by group administrator and agent
- Enrollment/waiver forms for all eligible employees and dependents

*Note: Please include hire dates on all enrollment forms*

Complete new group enrollment information must be received by ODS no later than the 20<sup>th</sup> of the month prior to the desired effective date.

[www.odscompanies.com](http://www.odscompanies.com)