



Small Group Sold Group Checklist

The "Sold Group Checklist" is a summary of required documents as noted in the Small Group New Business Submission Guide and the Underwriting Guidelines. Please direct questions regarding this document to your Highmark Sales Representative.

SUBMISSION PAPERWORK - Please reference the Small Group New Business Submission Guide for specific or additional information.

- Small Group Business Application**
 - Pages 1, 2, and page 3 must be fully completed, signed, and dated by an authorized group representative.
 - Producer information (if applicable) on page 3 must be completed and signed by the broker.

- Enrollment Forms**
 - Include forms for ALL eligible employees that are signed and dated
 - If enrolling, please complete section 1 & 5, and if applicable sections 2, 3 and 4
 - Waivers not needed for new small groups when annotated NYS-45 is submitted
 - COBRA election notices are required for all COBRA beneficiaries

- Quarterly Combined Withholding, Wage Reporting, And Unemployment Insurance Return** (NYS-45/NYS-45-ATT)– Submit the most recent Quarterly Wage report, NYS-45 page **AND** NYS-45-ATT employee listing **or Year to Date Payroll** (if UC exempt or New Start Up Business)
 - Group Administrator must use the annotations found in the New Business Submission Guide to note each person's employment status and sign/date the document.
 - Year-to-date payroll required for any employee enrolling and NOT listed on NYS-45.
 - Payroll must be annotated and signed by Group Administrator.
 - New Employee Affidavit to be used when new hire is enrolling and not listed on NYS-45 or had payroll run.

- Ownership Documentation** (necessary when ownership is enrolling and NOT listed on NYS-45)
 - Schedule C (Form 1040 for Profit or Loss from Business), Schedule E (Form 1040 for Supplemental Income and Loss), Schedule F (Form 1040 Profit or Loss from Farming), or Schedule H (Form 1040 for Household Employment Taxes)
 - Form 1065 **and** Schedule K-1s
 - Form 1120S (S Corporation) **and** Schedule K-1s
 - Form 1120 (C Corporation) (Officers must appear on UC/Payroll as FT employees)
 - Form 1125-E – Can show compensation paid to officers
 - Form 990 (Religious/Non-Profit Organizations)

- New "Start-up" Businesses** – Must provide ALL the following documents:
 - SS-4 letter received from the IRS showing the EIN assignment
 - If UC report has not yet been filed, then the payroll listing for ALL employees annotated by employer
 - New Employee Affidavit – Only for any new employees that do not yet appear on the UC report or have not had payroll run by time of new sales submission
 - New Start Up Business Affidavit – Only to be used if the UC report or payroll is not yet available

Note: Information on required tax documents **should NOT be omitted or altered in any way** as it affords Underwriting the ability to determine whether a group is a viable full-time business and how many owners/employees are eligible for group coverage. Wage/income information is only used to validate owner/employee eligibility based on weekly hour/probationary requirements and will be kept strictly confidential as noted in the terms below. Underwriting reserves the right to request additional information not listed above when deemed necessary.

Health benefits or health benefit administration may be provided by or through Highmark Blue Shield of Northeastern NY which is an independent licensee of the Blue Cross and Blue Shield Association. The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.