



## Small Group Sold Group Checklist

The “Sold Group Checklist” is a summary of required documents as noted in the [Regional Small Group New Business Submission Guide](#) and also the [Underwriting Guidelines](#). Please direct questions regarding this document to your Highmark Sales Representative.

**SUBMISSION PAPERWORK** - Please reference the **Regional 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.
  - If applicable, [Certification of Eligibility to Combine and Employer Group Size](#)
    - Use if enrolling related entities subject to IRC 414 code
- Electronic Enrollment/Waiver Spreadsheet -OR- Enrollment/Waiver Form**
  - Enrollment/Waiver spreadsheet - In lieu of submitting paper enrollment/waiver forms this spreadsheet can be completed and submitted.
    - Please refer to the Small Group Business Application section IX- Enrollment Applications and Waiver Forms
  - OR-
  - 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
    - If waiving, please complete section 1 & 3
    - COBRA election notices are required for all COBRA beneficiaries
- Unemployment Compensation (UC) Tax Report (1<sup>st</sup> and 2<sup>nd</sup> pages) or Year to Date Payroll (if UC exempt or New Start Up Business)**
  - Group Administrator must use the annotations found in the Regional New Business Submission Guide to note each person’s employment status and sign/date the document.
  - New Employees that do not appear on the UC report
    - Submit most recent paystub –or- payroll report
    - [New Employee Affidavit](#) – Should be completed for any new employee(s) that do not yet appear on the payroll report
- Ownership Documentation**
  - 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 of the following documents:
  - [Start Up Business Affidavit](#) – Should be completed if the UC report or payroll is not yet available
  - 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

Health benefits or health benefit administration may be provided by or through Highmark Blue Cross Blue Shield, First Priority Health or First Priority Life, all of which are independent licensees of the Blue Cross 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.



**Additional Forms:**

- [Act 4 of 2009 Form](#)
- [Affidavit of Common Law Marriage](#)
- [Disabled Dependent Application](#)
- [Disability Verification Form](#)
- [Domestic Partner Affidavit](#)
- Spending Account Forms**
  - [HSA Application](#)

**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.

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