**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.