



2026 Small Group Application

Print In Ink. Applications must be submitted through our Broker Portal for proper processing.

SECTION I: GROUP INFORMATION			
Company Name		Telephone No. ()	Date
Address			
City	State	ZIP	County
Company Officer's Name		Title	Email Address
Group Contact Name		Title	
Telephone No. ()		Email Address	
Address <input type="checkbox"/> Same as above			
City	State	ZIP	County
Additional Office Locations			
City	State	ZIP	County
Taxpayer ID Number		SIC Code	

SECTION II: BILLING — PREMIUM INVOICES SHOULD BE SENT TO:			
Address			
City	State	ZIP	County
Telephone No. ()	Email Address		
Contact Person (if different than above)			
Telephone No. ()	Email Address		

SECTION III: GROUP ADMINISTRATION
<p>1. Indicate the average number of employees employed by the employer on business days during the preceding calendar year: _____</p> <p>NOTE: Use the “full-time equivalent” (FTE) employee counting method set forth in 26 U.S.C. 4980(H) to determine group size. This is the same calculation method used to determine employer liability under the “Shared Responsibility for Employers” provisions of the Affordable Care Act (ACA) and Internal Revenue Code. Note that employees of affiliated entities under common control (such as parent corporations and wholly owned subsidiary corporations) must be counted together for this purpose. Employees must work at least 20 hours per week for applicant in order to be eligible for EmblemHealth coverage. Retirees are not eligible for coverage under EmblemHealth small group programs.</p> <p>At EmblemHealth’s request, employer’s quarterly report of wages paid to each employee (NYS-45) must be supplied to EmblemHealth within 15 days after it is filed with New York State, if available.</p> <p>2. Please specify the current number of COBRA participants: _____. Note: EmblemHealth does not administer COBRA</p> <p>3. Is your company or organization a subsidiary, division or affiliate of another company? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>

EmblemHealth small group HMO & POS medical plans are underwritten by Health Insurance Plan of Greater New York (HIP). EmblemHealth small group EPO and PPO dental plans are underwritten by EmblemHealth Plan, Inc..

I understand that the phone numbers I provided on this application may be used by EmblemHealth or any of its contracted parties to contact me about my account, my health benefit plan or related programs, or services provided to me.

EmblemHealth Plan, Inc., EmblemHealth Insurance Company, EmblemHealth Services Company, LLC and Health Insurance Plan of Greater New York (HIP) are EmblemHealth companies. EmblemHealth Services Company, LLC provides administrative services to the EmblemHealth companies.

SECTION IV: EMBLEMHEALTH PRODUCT SELECTION**DESIRED EFFECTIVE DATE:** _____

Select Care Network (All Plans are Non-Gated):

- POS - Platinum Premier
 POS - Gold Premier
 HMO - Silver Plus H.S.A.
 POS - Silver Premier
 HMO - Bronze Plus H.S.A.
 HMO - Bronze Premier

Stand-Alone Dental

- EPO Access
 EPO Preferred
 PPO Preferred Premier
 PPO Preferred Plus

SECTION V: HEALTH SAVINGS ACCOUNT

An HSA is a tax-free fund that can be used to pay for qualified medical and/or pharmacy expenses. EmblemHealth has partnered with Health Equity to offer a seamless HSA solution. Benefits include a full integration of enrollment and claim payment for our qualified high deductible Bronze Plus H.S.A. & Silver Plus H.S.A. plans.

Would you like more information about this HealthEquity HSA option and HealthEquity's fees for these services? YES NO

SECTION VI: ENROLLMENT POLICIES CLASS**EMPLOYER CONTRIBUTIONS**

Please specify the percent or amount that your group will contribute towards EmblemHealth program premiums for your employees and their dependents. There is no minimum employer contribution required.

- Employee: ___ % or \$ ___ Family: ___ % or \$ ___ No Contribution

WAITING PERIOD

Please specify the waiting period for new employees.

- 0 Days 30 Days 60 Days 90 Days (waiting period may not exceed 90 days) Other _____

NOTE: EmblemHealth does not enforce a waiting period for new hires; the responsibility remains with the employer to advise when the new hire will be effectuated.

SECTION VII: SHOP CERTIFICATION

You may qualify for tax credits if:

- You are a business with less than 25 full-time equivalent employees with an average annual salary of \$62,000 or less.
- Contribute at least 50% toward the cost of employee-only coverage.
- Offer coverage to all full-time equivalent employees.

Only the NY State of Health can certify whether your small businesses is eligible for the tax credit. All EmblemHealth small business plans are eligible for SHOP certification.

Is your small business SHOP-certified by NY State of Health? Yes No

For more information visit nystateofhealth.ny.gov/employer or call NY State of Health Customer Service at **855-355-5777**, or call your Broker.

SECTION VIII

For employer groups comprised of one or more employees, please check your current employer status below to ensure proper coordination of benefits for your Medicare Eligible Active Employees (you must check one of the boxes below):

- A. Employed fewer than twenty (20) full-time or part-time employees for twenty (20) or more calendar weeks for each working day in each of twenty (20) or more calendar weeks in the current calendar year (or the preceding calendar year).
 Employed twenty (20) or more full-time or part-time employees for twenty (20) or more calendar weeks for each working day in each of twenty (20) or more calendar weeks in the current calendar year (or the preceding calendar year).

NOTE: All employers that are treated as a single employer under Internal Revenue Code Section 52 must be treated as a single employer for purpose of the Medicare secondary payer rules. According to Internal Revenue Code Section 52, all employees of all corporations that are members of the same controlled group of corporations must be treated as employed by a single employer. This means that if a parent company owns at least fifty percent (50%) of a subsidiary, then the number of employees of the parent and the subsidiary must be combined for purposes of determining the 20-employee threshold. Similarly, brother-sister corporations may be combined in some cases if the parent corporation owns at least fifty percent (50%) of the brother-sister corporations.

EmblemHealth reserves the right to audit groups at any time to verify group size for eligibility purposes.

SECTION IX

The group agrees to do the following:

- Make payroll deductions, if employee contributions are required, and remit to EmblemHealth the premiums payable in accordance with the terms of the Contract. Failure to pay on time could result in the termination of the group’s coverage.
- Promptly notify EmblemHealth, of the termination or addition of any member(s) covered or to be covered.
- Promptly provide EmblemHealth with any information necessary to properly administer the coverage.
- Ensure compliance with ERISA/TEFRA/DEFRA/COBRA/OBRA and any other legislation pertaining to your group’s coverage, as applicable.
- Employer/group acknowledges receipt of a Summary of Benefits and Coverage (SBC) in paper or electronic form from EmblemHealth (or its agent) for the health plan(s) for which the employer/group is applying. Employer agrees that it shall deliver a copy of such SBC(s) to each eligible participant and beneficiary as part of any written application materials that are distributed by employer/group to participants and beneficiaries for purposes of enrollment under the health plan(s). If employer/group does not distribute written application materials for enrollment, the employer/group agrees to deliver the SBC to each participant no later than the first date on which the participant is eligible to enroll in coverage for the participant and any beneficiaries. The SBC shall be delivered to each participant and beneficiary either in paper form or, to the extent permitted by 45 C.F.R. 147.200(a)(4) (ii), electronically.

It is understood that:

- If an acceptable employee enrollment form is received prior to the eligibility date, coverage will begin on the date of eligibility.
- If an acceptable employee enrollment form is received subsequent to the eligibility date, coverage will begin on the date of receipt.
- All group applications are subject to approval by EmblemHealth.

I, the undersigned, understand and agree that this application is for health insurance coverage offered by EmblemHealth, and will form a part of any Contract issued in reliance upon it. Acceptance of the group for coverage and the final rates are based upon the above information and the eligibility of the actual enrollees. Any intentional material misrepresentation within this group application or the enrollee transaction and application form, may cause termination of this coverage subject to the terms of the Contract. I understand and agree that it is my responsibility to offer coverage to all eligible employees and their dependents, and I will provide an enrollment form or a waiver of coverage form signed by each eligible employee within thirty (30) days of his/her eligibility date.

I also understand that any existing coverage presently being provided to employees should not be canceled until written approval of this application has been received. I am submitting a one (1) month premium deposit to be held without obligation until this application is approved. This premium deposit will be applied to the applicable premium billing/payment frequency I selected under this Contract. The premium deposit submitted with this application will be refunded if coverage does not become effective.

All statements in this application for coverage under a Contract for insurance shall be deemed representations and not warranties, and no such statements shall be used to deny a claim under the Contract, unless the statements are made in the application or in addenda attached to the Contract.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Signed at:

On the ____ day of _____, 20 ____

By:

Title:

By:

Title:

Please return this completed application and the following items:

- Employer’s Quarterly Report of Wages Paid to Each Employee (NYS—45).
- First month’s premium submitted via an Electronic Funds Transfer (EFT) payment.

To: EmblemHealth, New Business/Sales, 55 Water Street, 8th Floor New York, NY 10041-8190. If you have any questions, please call **866-614-6040**.

COVERAGE IS NOT EFFECTIVE UNTIL WE NOTIFY YOU IN WRITING.

SECTION X: TO BE COMPLETED BY EMBLEMHEALTH GENERAL AGENT OR SELLING AGENT

Group Name		Telephone No. ()	Date
Address			
City		State	ZIP
County			
Group Contact		Email Address	
Desired Effective Date	General Agency	GA No.	

Selling Agent #1	Broker Code or License
Name/Agency Name	
Address	
Telephone No. ()	Email Address
Split Commission _____%	

General Agent	General Agent Code
Name/Agency Name	
Address	
Telephone No. ()	Email Address
Split Commission _____%	

CONFIRMATION THAT THE FOLLOWING ITEMS ARE ATTACHED, IF APPLICABLE:

Electronic Funds Transfer (EFT) Yes No Amount: \$ _____

Proof of Employment (Federal tax forms; NYS-45, 1120, 1065, 1040, etc.) Yes No

Last Paid Premium Invoice from Current Carrier Yes No

COBRA Letters of Election Yes No

If the date of application is past the 25th of the month deadline for new business submissions, please submit a late form, which can be found at http://enet.emblemhealth.com/pdfs/NewBusiness_LateSubmission_SmallGroup.pdf

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

SA Authorized Signature	Date
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ATTENTION: Language assistance services, free of charge, are available to you. Call **1-877-411-3625** (TTY/TDD: **711**).

Español (Spanish)

ATENCIÓN: Usted tiene a su disposición, gratis, servicios de ayuda para idiomas. Llame al **1-877-411-3625** (TTY/TDD: **711**).

中文 (Chinese)

注意：我們免費提供相關的語言協助服務。請致電 **1-877-411-3625** (TTY/TDD: **711**)。

Русский (Russian)

ВНИМАНИЕ! Вам доступны бесплатные услуги переводчика. Звоните по тел. **1-877-411-3625** (служба текстового телефона TTY/TDD: **711**).

Kreyòl Ayisyen (Haitian Creole)

ATANSYON: Gen sèvis èd nan lang gratis ki disponib pou ou. Rele nimewo **1-877-411-3625** (TTY/TDD: **711**).

한국어 (Korean)

주의: 귀하에게 언어 지원 서비스가 무료로 제공됩니다. **1-877-411-3625**(TTY/TDD: **711**)번으로 전화하십시오.

Italiano (Italian)

ATTENZIONE: sono disponibili servizi gratuiti di assistenza linguistica. Chiami il numero **1-877-411-3625** (TTY/TDD: **711**).

אידיש (Yiddish)

אכטונג: שפראך הילף סערוויסעס, אהן קיין פרייז, זיינען דא צו באקומען פאר אייך. רופט **1-877-411-3625** (TTY/TDD: **711**).

বাংলা (Bengali)

মনোযোগ দিন: ভাষা সহায়তা পরিষেবাগুলি আপনার জন্য বিনামূল্যে উপলব্ধ আছে। **1-877-411-3625** (TTY/TDD: **711**) নম্বরে ফোন করুন।

Polski (Polish)

UWAGA: dostępna jest bezpłatna pomoc językowa. Prosimy zadzwonić pod numer **1-877-411-3625** (TTY/TDD: **711**).

العربية (Arabic)

يرجى الانتباه: تتوفر لك خدمات المساعدة اللغوية مجاناً، اتصل على الرقم **1-877-411-3625** أو (TTY/TDD: **711**).

Français (French)

ATTENTION : une assistance d'interprétation gratuite est à votre disposition. Veuillez composer le **1-877-411-3625** (TTY/TDD : **711**).

(Continued)

وجہ دیں: آپ کے لیے زبان سے متعلق اعانت کی خدمات، مفت دستیاب ہیں۔ 1-877-411-3625 (TTY/TDD: 711) پر کال کریں۔

Tagalog (Tagalog)

NANANAWAGAN NG PANSIN: Mayroon kang magagamit na mga serbisyo para sa tulong sa wika nang walang bayad. Tawagan ang **1-877-411-3625** (TTY/TDD: **711**).

Ελληνικά (Greek)

ΠΡΟΣΟΧΗ: Διατίθενται για σας υπηρεσίες γλωσσικής βοήθειας, δωρεάν. Καλέστε το **1-877-411-3625** (για άτομα με προβλήματα ακοής (TTY/TDD): **711**).

Shqip (Albanian)

VINI RE: Shërbime ndihmore për gjuhën, falas, janë në dispozicionin tuaj. Telefononi në **1-877-411-3625** (TTY/TDD: **711**).

NOTICE OF NONDISCRIMINATION POLICY

EmblemHealth complies with Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. EmblemHealth does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

EmblemHealth:

- Provides free aids and services to people with disabilities to help
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose first language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, please call member services at **1-877-411-3625** (TTY/TDD: **711**).

If you believe that EmblemHealth has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with EmblemHealth Grievance and Appeals Department, PO Box 2844, New York, NY 10116, or call member services at **1-877-411-3625**. (Dial **711** for TTY/TDD services.) You can file a grievance in person, by mail or by phone. If you need help filing a grievance, EmblemHealth's Grievance and Appeals Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office of Civil Rights electronically through the Office of Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at **U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201; 1-800-368-1019**, (dial **1-800-537-7697** for TTY services).

Complaint forms are available at hhs.gov/ocr/office/file/index.html.