

# New Jersey Application for a Small Employer Health Benefits Policy – OHP

Oxford Health Plans (NJ), Inc. (OHP)

**Mailing Address:** 14 Central Park Drive, Hooksett, NH 03106 • www.oxfordhealth.com

Please print or type

**Policy Number (OHP Use Only):** \_\_\_\_\_

**New Policy**

**Change in Policy**

**Requested Effective Date:** \_\_\_\_\_

**Note:** The effective date will be on or after the date Oxford approves the application.

## I. POLICYHOLDER INFORMATION

1. **Policyholder** (full legal name of company): \_\_\_\_\_

2. **Tax Identification Number:** \_\_\_\_\_

3. **Main address:**  
 Street \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**Mailing address:**  
 Street \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**Telephone & Facsimile:** \_\_\_\_\_ Fax \_\_\_\_\_

**E-Mail address** \_\_\_\_\_

**Contract information should be provided**  **electronically or**  **hard copy. Check one.**

4. **Name of correspondent:** \_\_\_\_\_

5. **Type of organization:**  Corporation  Partnership  Proprietorship  Other (explain) \_\_\_\_\_

6. **Nature of business (specify):** \_\_\_\_\_ **SIC Code:** \_\_\_\_\_

7. **Number of full-time employees in your company:** \_\_\_\_\_  
 Refer to the New Jersey Small Employer Certification for the definition of a full-time employee.

8. **Number of full-time employees to be insured:** \_\_\_\_\_

9. **Class or classes to be excluded:** \_\_\_\_\_

10. **Insurance requested for:**  Employees Only  Employees and Dependents excluding Spouse  
 Employees and Dependents including Spouse

Should the plan provide coverage for domestic partners as permitted by P.L. 2003, c.246  Yes  No  
 If yes, should the plan provide coverage for children of a covered domestic partner?  Yes  No

11. **Is the employer subject to the requirements of COBRA?**  Yes  No

12. **Is the employer subject to the requirements of Medicare as Secondary Payer rules for eligibility due to age?**  Yes  No  
**Due to disability?**  Yes  No

13. **Orientation Period:**  Yes  No

## I. POLICYHOLDER INFORMATION (CONTINUED)

**14. Waiting period before employees become insured (may not exceed 90 days):**

Present employees \_\_\_\_\_  New or rehired employees \_\_\_\_\_

**15. Period for Annual Employee Open Enrollment Period:** \_\_\_\_\_

**16. What percentage of the premium will the employer pay?** \_\_\_\_\_

**17. Deposit**      \$ \_\_\_\_\_      **Premium Paid:**     Monthly                       Quarterly

Premium will be due as of the effective date. The premium for the first month of coverage must be attached.

**Affiliates, subsidiaries or branches (must be included for purposes of participation)**

Legal name and location	Number of eligible employees in this company	Number of eligible employees to be insured

## II. SPECIFICATIONS FOR COVERAGE

**PRIMARY ADVANTAGE PLANS**

<b>Option</b>	<input type="checkbox"/> <b>NJ S LBTY NG 15/60/2500/90 HMO PA 19</b>
<b>Network</b>	Liberty
<b>Access</b>	Non-gated
<b>Copayment:</b>	
<b>a. PCP</b>	\$15 per visit
<b>b. Specialist</b>	\$60 per visit after deductible
<b>In-Network Deductible (Single/Family)</b>	\$2,500/\$5,000
<b>In-Network Maximum Out-of-Pocket (Single/Family)</b>	\$7,500/\$15,000
<b>In-Network Coinsurance</b>	10%
<b>Outpatient Facility Copayment</b>	Freestanding Facility – \$100 after deductible Hospital Facility – \$300 after deductible
<b>Inpatient Facility Copayment</b>	Deductible then \$250 per day to \$1,250 maximum per admit (\$2,500 max per year)
<b>Emergency Room</b>	\$100 then deductible then 50% coinsurance
<b>Prescription Drug Coverage</b>	<input type="checkbox"/> <b>Option 1</b> Tier 1 – \$10 copayment Tier 2 – \$40 copayment after deductible Tier 3 – \$70 copayment after deductible Mail-Order – 2x copay Deductible

Deductibles and out-of-pocket accumulation periods are on a  calendar year  contract year basis.

**Additional Benefit Options:**

Domestic Partner

**Contraceptives**     Yes (Standard)     No (Qualified State-Exempt Groups Only)

### III. ALL QUESTIONS MUST BE ANSWERED

1. Is there any Group Health Plan:  
 Now in force and to be continued?  Yes  No  
 Currently being applied for?  Yes  No  
 If "yes," identify the name of the Group Health Plan, give a description of the plan(s) and the name of insurance carrier(s):  
 \_\_\_\_\_
  
2. Name of present or prior group carrier: \_\_\_\_\_  
 Effective date of prior coverage: \_\_\_\_\_ Cancellation/termination date: \_\_\_\_\_  
 Is the coverage applied for in this application replacing other group insurance?  Yes  No  
 If "yes," give reason: \_\_\_\_\_  
 Plan being replaced: \_\_\_\_\_
  
3. Are extended benefits provided in case of termination of health benefits?  Yes  No
  
4. To the best of your knowledge are there any current or former employees or their eligible dependents whose health insurance is being continued?  Yes  No

**Please provide the following information for each current/former employee or dependent on health continuations.**

Name of Employee/ Dependent	Date of Birth	Type of Continuation State/ Federal/Extended Benefits	Reason for Termination Disability/Other	Continuation Dates Start	End

If additional space is needed, attach a separate sheet, signed and dated.

5. To the best of your knowledge:
  - A. Are any employees or dependents presently incapacitated?  Yes  No
  - B. Are any dependent children incapable of self-support due to a physical or mental disability?  Yes  No

Additional space to explain if Items 1, 2 or 3 were answered "yes." Refer to the question number, and give details including names, where appropriate.

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6. Does the employer participate in an arrangement with a Professional Employer Organization?  Yes  No  
 (Refer to Advisory Bulletin 00-SEH-02 if you need information concerning what constitutes a Professional Employer Organization.)

## IV. AGENT/PRODUCER INFORMATION

Broker: \_\_\_\_\_  
Name Code Address

Broker: \_\_\_\_\_  
Name Code Address

## V. SIGNATURE

It is understood that, except as provided under applicable regulations, no individual shall become insured while not actively at work on a full-time basis, and only full-time employees are eligible. (Refer to the definition on the New Jersey Employer Certification.) It is further understood that no agent has power on behalf of Oxford to make or modify any request or application for insurance or to bind Oxford by making any promise or representation or by giving or receiving any information.

It is further understood that no insurance will be effective unless and until the application is accepted in writing by Oxford. Final rates will be based on enrollment data as of the Policy effective date. No contract of insurance is to be implied in any way on the basis of the completion and/or submission of this application.

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Dated at: \_\_\_\_\_ on \_\_\_\_\_

\_\_\_\_\_  
Print name of Officer, Partner or Proprietor

\_\_\_\_\_  
Signature of Officer, Partner or Proprietor

\_\_\_\_\_  
Witness to Signature

Note: If there are any modifications to the statements and answers given in this application (i.e., crossed out, whited-out, erased information), the applicant must attest to the modifications by giving a complete signature in the margin near the modification.