

Underwriting Guidelines

General New Business Submission Requirements

The following must be submitted by the 12th of the month prior to the requested effective date:

- Employer group application
- Employee enrollment

Effective Dates

- First of the month

Waiting Period

First of the month following:

- Date of hire
- 30-days
- 60-days (not to exceed 90-days)

Waiting period may be waived at initial group enrollment

Policy Termination

- Written termination request must be received 30-days prior to the end of the month you intend to terminate

Employer Contribution

- Plans can be employer based, 100% employee paid, or packaged together

Rate Guarantee

- Plan rates are guaranteed for the <Year> calendar year

Billing Statement

- Billing statements will be emailed around the 1st of each month prior to the coverage month.
- Payments are due the 16th of the month prior to the coverage month.
- Any adjustments for new enrollees, coverage changes, or terminations received after the 25th of the invoiced month will appear on the next month's invoice.
- If your invoice is past due 60-days, your policy will be cancelled. There is a \$35 fee for all returned payment(s).

Billing Fee

Per employer group, per billing location, per month:

- | | |
|---------------------------|---------------------------|
| • 1 employee: \$10 | • 25+ employees: \$40 |
| • 2 – 9 employees: \$25 | • 50 – 99 employees: \$75 |
| • 10 – 24 employees: \$30 | • 100+ employees: \$100 |

Initial Set-Up Fee

- \$100 (included on initial invoice)

This benefits guide is intended to provide a brief description of benefits and subject to change. Please refer to the Summary of Benefits for each plan for a complete description of coverage and list of exclusions, limitations, terms and conditions.

Have Questions? Franchise Benefit Solutions is here to help.

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