



MINNESOTA NEW GROUP CHECKLIST SMALL GROUPS (1-50)

Name of Group: _____

Requested effective date: _____

THE FOLLOWING DOCUMENTS ARE REQUIRED TO ENSURE YOUR GROUP IS PROCESSED APPROPRIATELY.

Note: Required documents need to be submitted by the **10th of the month prior to the effective date** in order to receive ID cards in a timely manner.

- Employer Group Application** – Please complete all sections for processing.
- Applications & Waivers** – Must be completed by every eligible full-time employee listed on the Quarterly Wage and Tax Form (UC-101). If an employee is married and only taking coverage for themselves, they must complete a waiver for their spouse. Please verify we have all sections completed including signatures to ensure underwriting can process.
- Wage and Tax Form (UC-101)** – Include a copy of the group’s most recent report, itemizing all employees (fulltime, part-time, seasonal, termed, etc). **For terminated employees, please provide term date and COBRA election.** Add new employees and indicate date of hire. For any other employees (i.e. owners), explain why they are not on the report. Cover page is also needed.

NOTES:

Minnesota Employer Group Application



- New Group
- Renewing Group / Change*

Offered by Quartz Health Plan MN Corporation.
840 Carolina Street • Sauk City, WI 53583-1374
(800) 362-3310 • Fax (608) 643-2564
QuartzBenefits.com

You, the Employer and Policyholder, wish to establish and sponsor an Employee Benefit Plan, the terms of which are set forth in the applicable Quartz policy. You understand and agree that the Policyholder is not an insurer with respect to paying claims for benefits under the policy. Quartz has the discretion to interpret policy terms, make decisions regarding eligibility and resolve factual questions. For you to remain eligible under the policy, the following participation requirements must be maintained. **If you fail to meet participation requirements, Quartz will terminate your coverage under the policy. Other termination provisions are stated in the policy.**

INSURANCE COVERAGE WILL NOT BE EFFECTIVE UNTIL WE APPROVE THE GROUP APPLICATION IN WRITING. We have the right to decline coverage only if the Group does not meet participation or contribution requirements listed below. These requirements are not applicable for small employer group applications received between November 15 – December 15. These requirements are not applicable for large employer groups making an initial application for coverage.

When considering participation levels, we do not count as “eligible employees” those employees who have other coverage that is qualifying coverage. Qualifying coverage includes Medicare, Medicaid or other group coverage with benefits similar to those being applied for. An individual plan *may* be qualifying coverage if it has been in force for at least one (1) year.

Note: The following limits will be strictly enforced.

Eligible Employees	Participating Employees
2 – 4	1
5 – 6	3
7	4
8 – 9	5
10	6
11+	70%

Quartz may terminate coverage if participation falls below the minimum requirements. **UNDER NO CIRCUMSTANCES SHOULD YOU CANCEL YOUR PRESENT GROUP INSURANCE COVERAGE WITHOUT PRIOR WRITTEN NOTICE OF APPROVAL BY QUARTZ.**

* If an existing Group changes any information contained within this document, for example: legal name, probationary period, benefits, contribution amount, etc., the Group must complete Sections A, B, C, D, E and F of a new Employer Group Application and send it to Quartz. Benefit changes must be submitted to Quartz at least 30 days prior to an existing Group’s anniversary date in order for the changes to be effective on the anniversary date.

Section A – General Employer Information

1.	Exact Legal Name of Employer Group (Policyholder):		
	Federal Tax ID:	Name of d / b / a (doing business as):	
2.	Mailing Address:	City:	State: Zip Code:
3.	County of primary location within the Quartz service area:		Phone Number: ()
4.	Control Group, if any:		
	Control Group Federal Tax ID:	Number of employees at Control Group including all subsidiaries:	
5.	Is this group affiliated with any other group? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, is the other group insured by Quartz? <input type="checkbox"/> Yes <input type="checkbox"/> No		
	If Yes, Name of Group(s):		
	Do you want coverage for any subsidiaries? <input type="checkbox"/> Yes <input type="checkbox"/> No		
	a. If Yes, give legal name, Tax ID, and address of each:		
	b. If No, give legal name, Tax ID, and address of each affiliate not included and identify number of employees and insurance carrier for each:		
6.	Is your company a municipality? <input type="checkbox"/> Yes <input type="checkbox"/> No		
7.	Employer Group Contact Name:		
	Phone: ()	Email*:	
	<i>*Please note that there is a billing charge if you do not provide an email address for electronic billing.</i>		

ONLY FOR GROUPS WITH MORE THAN 50 TOTAL EMPLOYEES

8.	Is this coverage part of a union negotiated agreement? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, Next Union Contract Review Date: _____ (Month / Day / Year)
9.	Nature of Business:
10.	How long has your company been in business?

Section B – Plan Selection

1.	For Groups with 50 or fewer employees: Quartz Benefit Plan Name(s): _____ Please write in the plan name exactly how it appears on the rate sheet.
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Section C – Plan Information

1.	Requested effective date: _____ (COVERAGE IS NOT EFFECTIVE UNTIL WE NOTIFY YOU IN WRITING)
2.	Hourly Requirement: <input type="checkbox"/> 30 hours (Default) <input type="checkbox"/> 20 hours
3.	Do you currently have any former employees who have elected coverage and are covered under COBRA or state continuation? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, indicate names of individuals and their expiration dates:
4.	If your company is exempt from state workers' compensation requirements, check here: <input type="checkbox"/>
5.	Percent of medical insurance premium paid by Employer: Single: _____% (Minimum Requirement for Small Groups is 50%) Family: _____%
6.	Are you requesting a Health Reimbursement Account? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, name of vendor: _____
7.	Probationary Period for new employees (May not exceed 90 calendar days) First of the month following: <input type="checkbox"/> 0 days <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days OR Immediately following: <input type="checkbox"/> 0 days <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days
8.	Is the probationary period the same as listed in question 7 for employees in the following situations: (applicant must meet group's probationary period first before these provisions apply) Changing from Part-time to Full-time: <input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain eligibility guidelines: Return from leave of absence within 12 months: <input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain eligibility guidelines: Return from layoff within 12 months:: <input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain eligibility guidelines: Rehire within 6 months: <input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain eligibility guidelines: Would you like the probationary period waived for initial enrollment? <input type="checkbox"/> Yes <input type="checkbox"/> No

ONLY FOR GROUPS WITH MORE THAN 50 TOTAL EMPLOYEES

9.	Are you applying for replacement of your current group medical coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, you must furnish the following information: Name of current group carrier: _____ Original effective date: _____ Attach your most recent billing statement.
10.	Probationary Period for rehires within 13 weeks (this Affordable Care Act 'pay or play' provision only applies to groups with more than 50 total employees): <input type="checkbox"/> Effective date of rehire <input type="checkbox"/> Effective first of the month following rehire * The employee termination date will be the first of the month following the date of termination.
11.	Do you have variable hour employees? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain eligibility guidelines: _____
12.	Are you requesting domestic partner coverage? <input type="checkbox"/> Yes <input type="checkbox"/> No

Section D – Retired Employees

If you want to provide medical benefits to retired employees, please give attained age and years of service for retiree class eligibility. A retiree class will be considered only if you have 20 or more employees enrolled for medical coverage. Medical benefits will be effective for retirees if approved by Quartz.
 Please attach a copy of your eligibility requirements for retiree coverage.
Indicate names of individuals: _____

Section E – Agent / Agency Information

- Direct Sale, skip the Agent of Record Information. Don't forget to sign the application.
- Agency Sale, please complete the Agent of Record Information. Don't forget to sign the application.

AGENT OF RECORD (Agent / Agency to receive commissions)

National Producer Number (NPN): _____ Agency Name: _____ Phone Number: () _____

You, the agent, certify that you have met with the Employer submitting this Application and that you have fully explained its contents. You have discussed coverage, eligibility, late enrollee delayed effective date, the effect of misrepresentations and terminations provisions.

Dated: _____ (Month / Day / Year) Agent's Name: _____ (Please Print)
Agent's Signature: _____

Section F – Employer Agreement

Insurance coverage is not in effect unless and until you receive written notification from Quartz. UNDER NO CIRCUMSTANCES SHOULD YOU CANCEL YOUR PRESENT GROUP INSURANCE COVERAGE UNTIL YOU RECEIVE PRIOR WRITTEN NOTICE OF APPROVAL FROM QUARTZ.

If the Employer fails to pay its first month's premium within 31 days of its effective date, any claims Quartz paid in reliance of its contract with the Employer will be revoked.

As an authorized signor for this Employer, I have reviewed the Quartz Proposal and Required Notices, and accept the quoted rates on behalf of this Employer. I understand that total monthly premiums due are based on the current employee demographic information supplied to Quartz (including, but not limited to, the number of employees covered and their ages). Changes to this information may increase or decrease the total monthly premium. I understand this Employer's payment of first month's premium binds its Group Master Policy Agreement with Quartz. I further attest and certify that all statements included in this Application are true and correct to the best of my knowledge.

Dated on: _____ Name: _____
(Month / Day / Year) (Print Employer Name)

Signature: _____
(Employer Signature)

Title: _____

Section G – Certification Required For CMS Section 111 Reporting

Below is a survey to help us determine how to correctly report group size to the Centers for Medicare and Medicaid Services (CMS) under Section 111 of the Medicare, Medicaid, and SCHIP Extension Act of 2007, and to also determine whether your group is considered a large or small group under Affordable Care Act regulations. Failure to accurately respond may result in penalties imposed by the federal government.

1. Is this a Multi-Employer Plan: Yes No
When two or more employers are sponsors or contributors to a multiple employer plan and at least one of them has 20 or more full and / or part-time employees. For example, company ABC and company DEF purchase health insurance coverage together under the DEF company name.
2. Enter the average number of employees working at least 20 hours per week on business days during the preceding calendar year, excluding employees whose health coverage is determined by a collective bargaining agreement, and excluding individuals working on a temporary, seasonal or substitute basis.
**The number of employees should not include retirees and disabled former employees required to be covered. (include all locations): _____*
**Collective Bargaining Agreement: If the group insured is a collective bargaining unit, only count employees who are part of the collective bargaining unit. Do not count other employees in the company.*
3. Medicare Secondary Payer provisions apply to employers that have 20 or more full-time and / or part-time employees for each working day in each of 20 or more calendar weeks in the current or preceding year. When calculating your number of full-time and part-time employees you must use the total number of employees in your organizational structure including the parent company, subsidiaries, etc.
 2 – 19 employees 20 or more employees
4. Medicare Secondary Payer disability provisions have a different rule for reporting group size for disabled employees. When calculating your number of full-time and part-time employees you must use the total number of employees in your organizational structure including the parent company, subsidiaries, etc. Did you employ 100 or more full-time and part-time employees on 50% or more of your regular business days during the previous calendar year?
 Yes No
The Medicare Secondary Payer regulations as dictated by CMS require you to report any changes in employment during the course of the year that could impact your employer size determination related to the 20 employees or more requirements described above. In other words, you must notify us when you have had an increase to a size of 20 or more full-time and part-time employees for 20 or more weeks during the current calendar year.
5. COBRA applies to employers that employ 20 or more full-time and part-time employees on 50% of the business days during the preceding calendar year. Part-time employees count as a fraction of a full-time employee and should be counted in this manner.
 2 – 19 employees 20 or more employees

Certification

I HEREBY CERTIFY that I have read the above statement and to the best of my knowledge and belief, it is a true, correct and complete statement prepared in accordance with the applicable instructions.

I attest that I have the authority to sign on behalf of the company represented in this survey. I agree that Quartz may use the email addresses provided in this document to contact the individuals listed in this document.

Signature: _____ Date: _____
(Officer / Owner or Group Contact's Signature Required) (Month / Day / Year)

Title: _____
(Please Print)

Employee Application Minnesota Groups



Offered by Quartz Health Plan MN Corporation.
840 Carolina Street • Sauk City, WI 53583-1374
(800) 362-3310 • Fax (608) 643-2564
QuartzBenefits.com

Please Complete Entire Form in **BLACK INK**

I. EMPLOYEE INFORMATION (Please do not use abbreviations or nicknames on this application)

<input type="checkbox"/> New <input type="checkbox"/> Change	Last Name _____	First Name _____	MI _____
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Social Security Number or Tax ID Number _____
(SSN / TIN is required for IRS tax reporting regarding your health plan. It does not have any impact on your application or enrollment.)

Street Address _____	Apt. # _____	City _____	State _____	Zip Code _____	County _____
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Mailing Address (if different) _____	City _____	State _____	Zip Code _____	County _____
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Date of Birth (mm/dd/yyyy) ____/____/____	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married (date: ____/____/____) <input type="checkbox"/> Domestic Partnership (date: ____/____/____)
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Primary Phone # () _____	Email Address: _____	Primary Care Clinic Name _____ Primary Care Clinic City _____
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Language. Preferred spoken and written. Please check one: <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Hmong <input type="checkbox"/> German <input type="checkbox"/> Chinese <input type="checkbox"/> American Sign Language <input type="checkbox"/> Other (please specify) _____	Race. Defined as a person's identification with one or more social groups. Please select all that apply: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Declines to answer <input type="checkbox"/> Unavailable	Ethnicity. Refers to shared cultural characteristics such as language, ancestry, practices, and beliefs. For this application, Ethnicity is broken out into two categories: Hispanic or Latino and Not Hispanic or Latino. Please check one: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Declines to answer <input type="checkbox"/> Unavailable
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Plan Requested: <input type="checkbox"/> HMO _____ <input type="checkbox"/> POS _____ <input type="checkbox"/> PPO _____	Group Number: _____	Group Number: _____
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Type of Coverage: Employee Employee and Spouse Employee and Child(ren) Family
 WAIVING COVERAGE (skip to section V. Waiver of Group Coverage)
 If married and only selecting coverage for yourself, please complete section V. for your spouse / children.

Reason for Enrollment: (check appropriate box)

<input type="checkbox"/> New Hire <input type="checkbox"/> Loss of Other Coverage* <input type="checkbox"/> Open Enrollment <input type="checkbox"/> Marriage (date: ____/____/____) <input type="checkbox"/> Domestic Partnership (date: ____/____/____) <input type="checkbox"/> Birth (date: ____/____/____) <input type="checkbox"/> Adoption / Placement for Adoption (date: ____/____/____)	<input type="checkbox"/> Add / Delete Dependents <input type="checkbox"/> Part-Time to Full-Time Employment (date of change: ____/____/____) <input type="checkbox"/> COBRA / State Continuation <input type="checkbox"/> Rehire (date: ____/____/____) <input type="checkbox"/> Return from layoff (date: ____/____/____)	<input type="checkbox"/> Name Change / Address Change / PCP or NP Change <input type="checkbox"/> Transfer to Retiree Segment <input type="checkbox"/> Transfer to Disability Segment <input type="checkbox"/> Other
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***By checking the box you are confirming your loss of other coverage entitles you to a Special Enrollment Period.**

II. EMPLOYER INFORMATION

Name of Employer Group: _____	Date Employed: _____ ____/____/____	Weekly Hours: _____	Requested Effective Date: _____ ____/____/____
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Employment Status: Active Retired LOA
 COBRA / Continuation Effective Date ____/____/____

COBRA Reason:

<input type="checkbox"/> End of Employment <input type="checkbox"/> Reduction in Hours of Employment	<input type="checkbox"/> Death of Employee <input type="checkbox"/> Divorce or Legal Separation	<input type="checkbox"/> Entitlement to Medicare <input type="checkbox"/> Loss of Dependent Child Status
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III. DEPENDENT INFORMATION – Please list all other members to be covered:

Dependent's Last Name		First Name		MI
Social Security Number or Tax ID Number <small>(SSN / TIN is required for IRS tax reporting regarding your health plan. It does not have any impact on your application or enrollment.)</small>				
Does Dependent live at the same address as you? <input type="checkbox"/> Yes <input type="checkbox"/> No If No list address:				
Mailing Address _____				
Apt. # _____		City _____		State _____ Zip Code _____ County _____
Relationship to you	Date of Birth (mm/dd/yyyy) ____/____/____	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Primary Care Clinic Name _____ Primary Care Clinic City _____	
Language. Preferred spoken and written. Please check one: <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Hmong <input type="checkbox"/> German <input type="checkbox"/> Chinese <input type="checkbox"/> American Sign Language <input type="checkbox"/> Other (please specify) _____		Race. Defined as a person's identification with one or more social groups. Please select all that apply: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Declines to answer <input type="checkbox"/> Unavailable		Ethnicity. Refers to shared cultural characteristics such as language, ancestry, practices, and beliefs. For this application, Ethnicity is broken out into two categories: Hispanic or Latino and Not Hispanic or Latino. Please check one: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Declines to answer <input type="checkbox"/> Unavailable

Dependent's Last Name		First Name		MI
Social Security Number or Tax ID Number <small>(SSN / TIN is required for IRS tax reporting regarding your health plan. It does not have any impact on your application or enrollment.)</small>				
Does Dependent live at the same address as you? <input type="checkbox"/> Yes <input type="checkbox"/> No If No list address:				
Mailing Address _____				
Apt. # _____		City _____		State _____ Zip Code _____ County _____
Relationship to you	Date of Birth (mm/dd/yyyy) ____/____/____	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Primary Care Clinic Name _____ Primary Care Clinic City _____	
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Does Dependent live at the same address as you? <input type="checkbox"/> Yes <input type="checkbox"/> No If No list address:				
Mailing Address _____				
Apt. # _____		City _____		State _____ Zip Code _____ County _____
Relationship to you	Date of Birth (mm/dd/yyyy) ____/____/____	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Primary Care Clinic Name _____ Primary Care Clinic City _____	
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III. DEPENDENT INFORMATION – Please list all other members to be covered:

Dependent's Last Name		First Name		MI
Social Security Number or Tax ID Number <small>(SSN / TIN is required for IRS tax reporting regarding your health plan. It does not have any impact on your application or enrollment.)</small>				
Does Dependent live at the same address as you? <input type="checkbox"/> Yes <input type="checkbox"/> No If No list address:				
Mailing Address _____				
Apt. # _____		City _____		State _____ Zip Code _____ County _____
Relationship to you	Date of Birth (mm/dd/yyyy) ____/____/____	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Primary Care Clinic Name _____ Primary Care Clinic City _____	
Language. Preferred spoken and written. Please check one: <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Hmong <input type="checkbox"/> German <input type="checkbox"/> Chinese <input type="checkbox"/> American Sign Language <input type="checkbox"/> Other (please specify) _____		Race. Defined as a person's identification with one or more social groups. Please select all that apply: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Declines to answer <input type="checkbox"/> Unavailable		Ethnicity. Refers to shared cultural characteristics such as language, ancestry, practices, and beliefs. For this application, Ethnicity is broken out into two categories: Hispanic or Latino and Not Hispanic or Latino. Please check one: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Declines to answer <input type="checkbox"/> Unavailable

Dependent's Last Name		First Name		MI
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Does Dependent live at the same address as you? <input type="checkbox"/> Yes <input type="checkbox"/> No If No list address:				
Mailing Address _____				
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Mailing Address _____				
Apt. # _____		City _____		State _____ Zip Code _____ County _____
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IV. OTHER INSURANCE INFORMATION:

1. Are you or your spouse or child(ren) covered by Medicare (Parts A, B, C, or D)? Yes No

If yes, please list name(s):

Reason for Medicare: Age 65 Disability End Stage Renal Disease Disability and ESRD

Part A Effective Date: ___/___/____

Part B Effective Date: ___/___/____

Medicare Beneficiary Identifier (MBI):

Part C Effective Date: ___/___/____

Part D Effective Date: ___/___/____

2. Are you or any dependents listed above involved in a Workers' Compensation case? Yes No

If Yes, indicate who is involved and start date / accident date and insurance company name:

3. Will you or any of your dependents continue to have other insurance after the Quartz effective date of this policy? Yes No

If Yes, complete –

Names of those covered under policy	Employer	
Insurance Company	Subscriber #	Group #
Effective Date of Coverage	Insurance Company Phone # ()	
Termination Date		

I acknowledge that I have read and completed the entire Application. If I received assistance in reading or completing this Application, I have identified the person(s) who assisted me.

I agree that the answers are, to the best of my knowledge and ability, complete and true. I understand that my answers, together with any supplements or additional pages, are the basis for the certificate or policy that is issued. I agree that no insurance will be effective until the date specified by the insurance company on the certificate or policy. I understand that any material misstatement or omission relied upon by the insurer may result in denial of claim and / or rescission of coverage. I further understand that this contract can be voided if within the first 24 months from the date of the policy or certificate it is determined that I or a dependent made an intentional misrepresentation in the application.

I understand that it may be a crime to submit an application or file a claim based on a false or deceptive statement. I further understand it may be a crime to submit an application that is intended to mislead an insurer or conceal significant information about the applicant.

I understand that I may request a copy of this Application and the notice of the company's privacy practices. I agree that a photocopy is as valid as an original. A legible facsimile or electronic signature shall have the same force as the original. I agree that Quartz may use the email addresses provided in this document to contact the individuals listed in this document.

I understand that enrollment and / or eligibility for benefits may be conditioned upon my willingness to provide written authorization permitting Quartz to obtain medical records from health care providers who have treated me, my spouse or any dependents applying for coverage under this application. If medical records are needed, Quartz will provide me with an authorization form.

DENTAL DISCLAIMER

This policy does not include pediatric dental services, which is an essential health benefit under the Affordable Care Act. This dental coverage is available in the insurance market as a stand-alone dental product. Please contact your insurance carrier, agent, Federally Facilitated Marketplace, or state-based Health Care Exchange if you wish to purchase pediatric dental coverage or a stand-alone dental product. By signing this application you are acknowledging this policy does not contain pediatric dental.

Applicant's Signature: _____ Date _____

V. WAIVER of GROUP COVERAGE:

I hereby elect **not** to apply for group health plan coverage. I hereby waive group health plan coverage for:

- Myself Spouse Children or other eligible dependents

Reason for waiving coverage –

- I / we will be covered under another health benefit plan that is not sponsored by my employer.

Name of Insurance Co.: _____

- Other reason for waiving: _____

I certify that I have been given the opportunity to apply for the Quartz group health benefit plan coverage for which I am eligible. I decline to enroll for such coverage as indicated above, on behalf of the persons listed above. I understand that I may be able to obtain coverage at a later time for reasons listed in the Notice of Special Enrollment Rights. If circumstances in the Notice of Special Enrollment Rights do not apply then I and / or the persons listed above may be able to apply for coverage at Open Enrollment.

I certify that the information above is, to the best of my knowledge and ability, complete and true.

Applicant's Signature: _____ Date _____

If you are electing coverage for yourself, please make sure you sign page 4 of the application.

NOTICE OF SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 31 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days after the marriage. Payment of back premiums for newborns or newly-adopted children is required prior to claims payment.



Non-Discrimination & Language Access

Quartz is the brand name for a group of companies committed to your health: Quartz Health Benefit Plans Corporation, Quartz Health Insurance Corporation, Quartz Health Plan Corporation, and Quartz Health Plan MN Corporation. These companies are separate legal entities. In this notice, “we” refers to all Quartz companies.

For assistance understanding these materials in a language other than English, call (800) 362-3310, and a Customer Service representative will assist you. TTY users should call 711 or (800) 877-8973.

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

We provide free aids and services to people with disabilities to communicate effectively with us, such as –

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

We provide free language services to people whose primary language is not English, such as –

- Qualified interpreter
- Information written in other languages

If you need these services, contact Customer Service at (800) 362-3310.

If you believe we 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 –

Kristie Meier, Compliance Officer
 840 Carolina Street
 Sauk City, WI 53583
 Phone: (800) 362-3310
 TTY: 711 or toll-free (800) 877-8973
 Fax: (608) 644-3500
 Email: AppealsSpecialists@quartzbenefits.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, Kristie Meier, Compliance Officer, is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for 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, D.C. 20201
 (800) 368-1019; (800) 537-7697 (TDD)

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

Quartz is a Qualified Health Plan issuer in the Health Insurance Marketplace in certain states. To learn more, visit the Health Insurance Marketplace at HealthCare.gov.

For help to translate or understand this, please call (800) 362-3310, TTY: 711 / (800) 877-8973.

Spanish – Este Aviso contiene información importante. Este aviso contiene información importante acerca de su solicitud o cobertura a través de Quartz. Preste atención a las fechas clave que contiene este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Hmong – Tsaib ntawv tshaj xo no muaj cov ntshiab lus tseem ceeb. Tsaib ntawv tshaj xo no muaj cov ntsiab lus tseem ceeb txog koj daim ntawv thov kev pab los yog koj qhov kev pab cuam los ntawm Quartz. Saib cov caij nyoo los yog tej hnub tseem ceeb uas sau rau hauv daim ntawv no kom zoo. Tej zaum koj kuj yuav tau ua qee yam uas peb kom koj ua tsis pub dhau cov caij nyoo uas teev tseg rau hauv daim ntawv no mas koj thiab yuav tau txais kev pab cuam kho mob los yog kev pab them tej nqi kho mob ntawd. Koj muaj cai kom lawv muab cov ntshiab lus no uas tau muab sau ua koj hom lus pub dawb rau koj. Hu rau (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Vietnamese – Thông báo này cung cấp thông tin quan trọng. Thông báo này có thông tin quan trọng bản về đơn nộp hoặc hợp đồng bảo hiểm qua chương trình Quartz. Xin xem ngày then chốt trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng trong thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ giúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi số (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Chinese – 本通知含有重要的訊息 本通知對於您透過 Quartz 所提出的申請或保險有重要的訊息 請在本通知中查看重要的日期 您可能要在特定的截止日期之前採取行動，以保留您的健康保險或有助於省錢 您有權利免費以您的母語得到幫助和訊息 請致電 (800) 362-3310 : 711 / (800) 877-8973.

Russian – Настоящее уведомление содержит важную информацию. Это уведомление содержит важную информацию о вашем заявлении или страховом покрытии через Quartz. Посмотрите на ключевые даты в настоящем уведомлении. Вам, возможно, потребуются принять меры к определенным предельным срокам для сохранения страхового покрытия или помощи с расходами. Вы имеете право на бесплатное получение этой информации и помощь на вашем языке. Звоните по телефону (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Laotian – ແຈ້ງການສະບັບນີ້ມີຂໍ້ມູນທີ່ສໍາຄັນ. ແຈ້ງການສະບັບນີ້ມີຂໍ້ມູນທີ່ສໍາຄັນກ່ຽວກັບໃບສະໜັກ ຫຼື ການຄຸ້ມຄອງຂອງທ່ານຜ່ານ Quartz. ຊອກຫາວັນທີ່ສໍາຄັນ ໃນໜັງສືແຈ້ງການສະບັບນີ້. ທ່ານອາດຈໍາເປັນຕ້ອງປະຕິບັດຕາມເວລາ ທີ່ກຳນົດໄວ້ທີ່ແນ່ນອນເພື່ອຮັກສາໄວ້ການຄຸ້ມຄອງສະຖາບັນຂອງທ່ານ ຫຼື ຊ່ວຍເຫຼືອດ້ານຄ່າໃຊ້ຈ່າຍ. ທ່ານມີສິດທີ່ຈະໄດ້ຮັບຂໍ້ມູນນີ້ ແລະ ຄວາມຊ່ວຍເຫຼືອໃນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທຫາເບີ (800) 362 3310. TTY / TDD: 711 / (800) 877 8973.

German – Diese Benachrichtigung enthält wichtige Informationen. Diese Benachrichtigung enthält wichtige Informationen bezüglich Ihres Antrags auf Krankenversicherungsschutz durch Quartz. Suchen Sie nach wichtigen Terminen in dieser Benachrichtigung. Sie könnten bis zu bestimmten Stichtagen handeln müssen, um Ihren Krankenversicherungsschutz oder Hilfe mit den Kosten zu behalten. Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Rufen Sie an unter (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Arabic – يحتوي هذا الإشعار على معلومات مهمة. يتضمن هذا الإشعار معلومات هامة حول طلبك أو تغطيتك عبر Quartz. ابحث عن التواريخ الرئيسية في هذا الإشعار. قد تحتاج إلى إجراء تدابير معينة وفقاً لمواعيد معينة من أجل الحفاظ على تغطيتك الصحية أو المساعدة في التكاليف. لديك الحق في الحصول على هذه المعلومات TTY / TDD: 711 / (800) 877-8973 / (800) 362-3310.

French – Cet avis a d'importantes informations. Cet avis a d'importantes informations sur votre demande ou la couverture par l'intermédiaire de Quartz. Rechercher les dates clés dans le présent avis. Vous devez peut-être prendre des mesures par certains délais pour maintenir votre couverture de santé ou d'aide avec les coûts. Vous avez le droit d'obtenir cette information et de l'aide dans votre langue à aucun coût. Appelez (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Korean – 본 통지서에는 중요한 정보가 들어 있습니다. 즉 이 통지서는 귀하의 신청에 관하여 그리고 Quartz을 통한 커버리지에 관한 정보를 포함하고 있습니다. 본 통지서에서 핵심이 되는 날짜들을 찾으십시오. 귀하는 귀하의 건강 커버리지를 계속유지하거나 비용을 절감하기 위해서 일정한 마감일까지 조치를 취해야 할 필요가 있을 수 있습니다. 귀하는 이러한 정보와 도움을 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. (800) 362-3310 로 전화하십시오. TTY / TDD: 711 / (800) 877-8973.

Tagalog – Ang Paunawa na ito ay naglalaman ng mahalagang impormasyon. Ang paunawa na ito ay naglalaman ng mahalagang impormasyon tungkol sa iyong aplikasyon o pagsakop sa pamamagitan ng Quartz. Tingnan ang mga mahalagang petsa dito sa paunawa. Maaring mangailangan ka na magsagawa ng hakbang sa ilang mga itinakdang panahon upang mapanatili ang iyong pagsakop sa kalusugan o tulong na walang gastos. May karapatan ka na makakuha ng ganitong impormasyon at tulong sa iyong wika ng walang gastos. Tumawag sa (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Cushite – Oroomiffa XIYYEEFFANAA: Afaan dubbattu Oroomiffa, tajaajjila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Amharic – ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ (800) 362-3310. (መስማት ለተሳናቸው: 711 / (800) 877-8973).

Karen – ၵၢ်သ့ၵ်သ့ၵ်- နမ့ၢ်ကတိၢ် ကညိၣ် ကျိၣ်အသိၣ်, နမ့ၢ်န့ၢ် ကျိၣ်အတၢ်မၤတၢ်လၢ တလၢၣ်သ့ၵ်လၢၣ်စ့ၢ် နီၣ်တမံၤသ့ၵ်န့ၢ်လီၤ. ကိး (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Mon-Khmer, Cambodian – ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Serbocroatian – OBAVJEŠTENJE: Ako govorite srpskohrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite (800) 362-3310 TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711 / (800) 877-8973.

Thai – เรียบ: ถ้า คุณพูด ภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาไทยฟรี โทร (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Gujarati – સુચના: જો તમે ગુજરાતી બોલતા છે, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Urdu – خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Italian – ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Greek – ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Pennsylvanian Dutch – Die Bekanntmachung gebt wichdichi Auskunft. Die Bekanntmachung gebt wichdichi Auskunft baut dei Application oder Coverage mit Quartz. Geb Acht fer wichdiche Daadem in die Bekanntmachung. Es iss meeglich, ass du ebbes duh muscht, an beschtimme Deadlines, so ass du dei Health Coverage bhalde kansch, odder bezaahle helfe kansch. Du hoscht es Recht fer die Information un Hilf in deinre eegne Schprooch grieg, un die Hilf koschtet nix. Kansch du (800) 362-3310 uffrufe. TTY / TDD: 711 / (800) 877-8973.

Polish – To ogłoszenie zawiera ważne informacje. To ogłoszenie zawiera ważne informacje odnośnie Państwa wniosku lub zakresu świadczeń poprzez Quartz. Prosimy zwrócić uwagę na kluczowe daty zawarte w tym ogłoszeniu aby nie przekroczyć terminów w przypadku utrzymania polisy ubezpieczeniowej lub pomocy związanej z kosztami. Macie Państwo prawo do bezpłatnej informacji we własnym języku. Zadzwońcie pod (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Hindi – इस सूचना में महत्वपूर्ण जानकारी शामिल है। इस सूचना में Quartz से जुड़े आपके आवेदन या कवरेज के बारे में महत्वपूर्ण जानकारी शामिल है। इस सूचना में महत्वपूर्ण तारीखों को देखना न भूलें। स्वास्थ्य कवरेज जारी रखने या खर्च में मदद के लिए आपको कुछ तारीखों तक कार्रवाई करनी ज़रूरी है। आपके पास अपनी भाषा में, बिना किसी शुल्क के इस जानकारी और सहायता को पाने का अधिकार है। (800) 362-3310. TTY / TDD: 711 / (800) 877-8973 पर कॉल करें।

Albanian – Ky njoftim përmban informacion të rëndësishëm. Ky njoftim përmban informacion të rëndësishëm për aplikimin ose mbulimin tuaj nëpërmjet Quartz. Kontrolloni për data të rëndësishme në këtë njoftim. Mund t'ju duhet të ndërmerri veprim brenda afatave të caktuara për të mbajtur mbulimin tuaj shëndetësor ose për ndihmën me koston. Keni të drejtë ta merrni këtë informacion dhe ndihmë falas në gjuhën tuaj. Telefononi numrin (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Somali – FIIRO GAAR AH: Haddii aad ku hadashid af Soomaali, adeegyada caawimada luuqada, ayaa waxaa laguugu siinayaa bilaash, waa lagu heli karaa. 1-800-362-3310 (TTY: 1-800-877-8973) bilbilaa.