# Iowa employer group application





Offered by: Quartz Health Plan Corporation

2650 Novation Parkway • Fitchburg, WI 53713-3399 (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.

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

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.

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 above. 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.

UNDER NO CIRCUMSTANCES SHOULD YOU CANCEL YOUR PRESENT GROUP INSURANCE COVERAGE WITHOUT PRIOR WRITTEN NOTICE OF APPROVAL BY QUARTZ.

<sup>\*</sup> 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: ( )			
	Control group, if any:			
4.	Control group Federal Tax ID: Number of employees at control group including all subsidiaries:			
5.	Is this group affiliated with any other group? 🗆 Yes 🗆 No If so, is the other group insured by Quartz? 🗀 Yes 🗀 No			
	If yes, name of group(s):			
	Do you want coverage for any subsidiaries? ☐ Yes ☐ 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?   Yes   No			
7.	Employer group contact name:			
	Phone: ( ) Email*:			
	*Please note that there is a billing charge if you do not provide an email address for electronic billing.			
	Section B – Plan selection			
1.	Benefit plan: ☐ HMO ☐ POS ☐ PPO			
2.	For groups with 50 or fewer employees:			
	Quartz benefit plan name(s):			
1.	Requested effective date:    COVERAGE IS NOT EFFECTIVE UNTIL WE NOTIFY YOU IN WRITING)			
2.	Hourly requirement: 🗆 30 hours (default) 🗆 20 hours (subject to underwriting approval)			
3.	Do you currently have any former employees who have elected coverage and are covered under COBRA or state continuation?    Yes No If yes, indicate names of individuals and their expiration dates:			
4.	If your company is exempt from state workers' compensation requirements, check here:			
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?			
7.	Probationary period for new employees (May not exceed 90 calendar days)  First of the month following:			
	Immediately following: □ 0 days □ 30 days □ 60 days □ 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:				
	Return from leave of absence within 12 months:				
	Return from layoff within 12 months:				
	Rehire within 6 months:				
	Would you like the probationary period waived for initial enrollment? ☐ Yes ☐ No				
	Only for groups with more than 50 total employees				
9.					
	If yes, next union contract review date: (Month/Day/Year)				
10.	D. Nature of Business:				
11.	How long has your company been in business?				
12.	Are you applying for replacement of your current group medical coverage? $\square$ Yes $\square$ No If yes, you must furnish the following information:				
	Name of current group carrier: Original effective date: Attach your most recent billing statement.				
13.	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):				
	☐ Effective date of rehire ☐ Effective first of the month following rehire  The employee termination date will be the first of the month following the date of termination.				
14.	Do you have variable hour employees?   Yes   No  If yes, please explain eligibility guidelines:				
15.	Are you requesting domestic partner coverage? ☐ Yes ☐ No				
	Section D. Detired ampleyees				
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					
	I 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)					
	ational Producer Number (NPN):				
A	gency 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.					
D	ated: 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:(Month/Day/Year)		Name:(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.		☐ Yes ☐ No sare sponsors or contributors to a multiple employer plan and at least one of them has 20 or more full and/or Imple, company ABC and company DEF purchase health insurance coverage together under the DEF company		
2.	Confirm the number of full-time equivalent eligible employees employed on at least 50 percent of the employer's working days during the preceding calendar year (include all locations):*  *Part-time employees count as a fraction of a full-time employee and should be counted in this manner.			
3.	day in each of 20 or more co	rovisions apply to employers that have 20 or more full-time and/or part-time employees for each working lendar weeks in the current or preceding year. When calculating your number of full-time and part-time total number of employees in your organizational structure including the parent company, subsidiaries, etc.		
	☐ 2-19 employees ☐ 20	or more employees		
4.	calculating your number of structure including the pare more of your regular busine	disability provisions have a different rule for reporting group size for disabled employees. When full-time and part-time employees you must use the total number of employees in your organizational ent company, subsidiaries, etc. Did you employ 100 or more full-time and part-time employees on 50% or east days during the previous calendar year?		
	of the year that could impac	yer regulations as dictated by CMS require you to report any changes in employment during the course ct your employer size determination related to the 20 employees or more requirements described above. Cify us when you have had an increase to a size of 20 or more full-time and part-time employees for 20 or cent calendar year.		
5.	preceding calendar year. Po	s that employ 20 or more full-time and part-time employees on 50% of the business days during the art-time employees count as a fraction of a full-time employee and should be counted in this manner.		
	☐ 2-19 employees ☐ 20 c			
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.				
Sig	Signature:			
Title:(Please print)				



# **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 Success 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, including sexual orientation and gender identity.

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 Success 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, including sexual orientation and gender identity, you can file a grievance with –

Kristie Breunig, Compliance Officer 2650 Novation Parkway Madison, WI 53713

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 Breunig, 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 – Tsab ntawv tshaj xo no muaj cov ntshiab lus tseem ceeb. Tsab 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 nyoog 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 nyoog uas teev tseg rau hauv daim ntawv no mas koj thiaj 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 bàn 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 trúp 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, потребуется 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.

ແຈ້ງການສະບັບນີ້ມີຂໍ້ມູນທີ່ສຳຄັນກ່ຽວກັບໃບສະຫມັກ ຫຼື ການຄຸ້ມຄອງຂອງທ່ານຜ່ານ Quartz. ຊອກຫາວັນທີສຳຄັນ ໃນຫນັງສືແຈ້ງການສະບັບນີ້.ທ່ານອາດຈຳເປັນຕ້ອງປະຕິບັດຕາມເວລາ ທີ່ກຳນົດໄວ້ທີ່ແນ່ນອນເພື່ອຮັກສາໄວ້ການຄຸ້ມຄອງສຸຂະພາບຂອງທ່ານ 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.

> يحتوى هذا الإشعار على معلومات مهمة. يتضمن هذا الإشعار على معلومات مهمة. الاشعار معلومات هامة حول طلبك أو تغطبتك عبر Quartz ابحث عن التواريخ الرئيسية في هذا الإشعار. قد تحتاج إلى إجراء تدابير معيَّنة وفقاً لمواعيد معيِّنةً من أجل الحفاظ على تغطيتك الصحية أو المساعدة في التكاليف. ليدك الحق في الحصول على هذه المعلومات :TTY / TDDو على المساعدة في لغتك دون أي تكلفة. اتصل على 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 devrez 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 커버리지 에 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 수있습니다. 귀하는 이러한 정보와 도움을 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가있습니다. (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.

Pennsylvanian Dutch – Die Bekanntmaching gebt wichdichi Auskunft. Die Bekanntmaching 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 beschtimmde Deadlines, so ass du dei Health Coverage bhalde kannscht, odder bezaahle helfe kannscht. Du hoscht es Recht fer die Information un Hilf in deinre eegne Schprooch griege, un die Hilf koschtet nix. Kannscht 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 zwrócic 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 खर्चे में मदद के लिए आपको कुछ तय 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 ndërmerrni 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 laguu heli karaa. 1-800-362-3310 (TTY: 1-800-877-8973) bilbilaa.

Cushite – Oroomiffa XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila qarqaarsa afaanii, kanfaltiidhaan ala, ni arqama. Bilbilaa (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

ማስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው Amharic -ቁተር ይደውሱ (800) 362-3310. (መስማት ለተሳናቸው: 711 / (800) 877-8973).

ပင်သည်ဟိသာ- နေရ်ကတီး ကညီ ကျိုာ်ဆတို့ နေမာန့်၊ ကျိုာ်ဆတ်မာစားလာ တလက်သည်လစ်စွာ နိတမ်းသည်သူနှည်လီး, ကိုး (800) 362-3310.TTY / TDD: 711 / (800) 877-8973. Karen -[Uඟිළ: ට්බ්වකපුපම්භාව නහාදිම, හොස්ලාග්ලපනහා සාගම්පජිපාලා ජිංගයාපමාර්ථාවීළපා දා ඉන්ල Mon-Khmer, Cambodian -

(800) 362-3310. TTY / TDD: 711 / (800) B77-8973.

Urdu -

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 – เรียน: ถา้ คุณพดู ภาษาไทยคุณสามารถใชบ้ ริการช**่วยเหลือทางภาษาไดฟ**์ รี โทร (800) 362-3310. TTY / TDD: 711 / (800) 877-8973.

Gujarati -સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ. તમારા માટે ઉપલબ્ધ છે. ક્રેન કરી (800) 362-3310.

TTY / TDD: 711 / (800) 877-8973.

خبر دار : اگر آپ ار دو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال كرين . 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.