

# Small employer insurer renewability and rating notice



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[QuartzBenefits.com](http://QuartzBenefits.com)

In compliance with Wisconsin statute and regulation, the following information is disclosed to you at time of application:

- Your base premium rate on your initial date of coverage is determined by using the following factors:
  - Benefits provided
  - Increases in medical costs in your area
  - Federal regulatory rating factors that apply to members of your group: a) whether coverage is individual or family b) the geographic rating area c) age d) smoking status
  - Company experience and actuarial calculations for the small group market in your area
- If you employed fewer than two or more than 50 eligible employees during at least 50% of the number of weeks in any previous 12 month period, you may no longer be considered a small employer, and will no longer enjoy the rights provided to small employers under Wisconsin insurance law.
- Upon your request we will provide the benefits and premiums for small group health insurance plans available to you.
- Rates are guaranteed for one year from your effective date.
- Your Policy will be renewed annually unless:
  - You fail to pay your premium
  - You engage in fraud or misrepresentation
  - You fail to meet minimum participation requirements
  - You cease active business operations
  - You are no longer an independent legal entity
  - You move your business outside the state of Wisconsin
  - You fail to contribute the minimum amount required toward each employee's premium; or,
  - We stop offering coverage in the small group insurance market in the State of Wisconsin. If this occurs, we will send notice to you at least 180 days before the date on which your coverage will be discontinued.

By signing below you certify that the rating factors and renewability provisions were disclosed at the time of application.

Agent/Salesperson

Employer

By: \_\_\_\_\_

By: \_\_\_\_\_

Date: \_\_\_\_\_

Employer group name: \_\_\_\_\_

Date: \_\_\_\_\_