Small Group Plan

2025 Employer Healthcare Coverage Application

How to submit this application:

You must email or fax your signed and completed form to Sutter Health Plan. Missing information may delay processing your application.

EMAIL
shpserviceteam@sutterhealth.org

FAX
916-736-5418

To complete the application process, please make your initial premium payment online or by check. (Please select one.)

☐ ONLINE
Pay your initial premium through the Sutter Health Plan Online Payment Center:

sutterhealthplan.org/binderpayment

If you paid online, please include the email confirmation number for faster processing.

Confirmation # _____

☐ CHECK
Sutter Health Plan
P.O. Box 278136
Sacramento, CA 95827-8136

If paying by check, please include a copy with your application for faster processing.

Legal Company Name | **DBA** (Account Name) | **Requested Effective Date**

Section A – Benefit Plan Selection (All deductibles and out-of-pocket maximums will accrue on a calendar year basis.)

STANDARD PLANS

Section A1 – HMO Standard Plan Selection

Platinum	Gold	Silver	Bronze
☐ MS78 HMO	☐ SD22 HDHP HMO	☐ SD21 HDHP HMO	☐ SD13 HDHP HMO*
☐ MS90 HMO	☐ MS72 HMO	☐ MS94 HMO	☐ MS39 HMO
	☐ MS87 HMO		
	☐ MS93 HMO		

PLUS PLANS

Section A2 – HMO Plus Plan Selection (Plus plans include embedded Infertility and Special Footwear benefits.)

Platinum	Gold	Silver	Bronze
☐ MP78 Plus HMO	☐ SP22 Plus HDHP HMO	☐ SP21 Plus HDHP HMO	☐ SP13 Plus HDHP HMO*
☐ MP90 Plus HMO	☐ MP72 Plus HMO	☐ MP94 Plus HMO	☐ MP39 Plus HMO
	☐ MP87 Plus HMO		
	☐ MP93 Plus HMO		

* For this Benefit Year, this benefit plan does not provide eligible Medicare beneficiaries with prescription drug coverage that is expected to pay on average as much as the standard Medicare Part D coverage in accordance with Centers for Medicare and Medicaid Services. The coverage is less than the Medicare drug benefit and therefore considered "not-creditable coverage". Eligible Medicare beneficiaries who have gone more than 63 days in a row without creditable prescription drug coverage may face a Part D late-enrollment penalty. Refer to Medicare.gov for complete details.

Sutter Health Plan

Section A3 – Optional Benefits Selection

☐ **Decline all optional benefits**

Please select the plan(s) you would like:

Acupuncture and Chiropractic (ACN)
Not available for HDHPs

☐ Acupuncture-only plan ID ....
☐ Chiropractic-only plan ID ....
☐ Acupuncture and Chiropractic plan ID ....
☐ Decline

Dental (Delta Dental)

☐ Adult Dental HMO/DS01
☐ Decline

Vision (VSP)

☐ Plan A / VA01 12/24/24
☐ Plan B / VA02 12/12/24
☐ Plan C / VA03 12/12/12
☐ Decline

Section A4 – Subaccounts (Enrollment/Billing Unit)

Please select the subaccount type, provide the physical address, and indicate if a separate invoice is needed.

☐ Active ☐ COBRA ☐ Cal-COBRA* ☐ Early Retirees ☐ Other: ....

Street Address (P.O. Boxes not accepted)	**City**	**State**	**ZIP**

☐ **Separate Invoice** (If the billing address differs)

Billing Address	**City**	**State**	**ZIP**

☐ Active ☐ COBRA ☐ Cal-COBRA* ☐ Early Retirees ☐ Other: ....

Street Address (P.O. Boxes not accepted)	**City**	**State**	**ZIP**

☐ **Separate Invoice** (If the billing address differs)

Billing Address	**City**	**State**	**ZIP**

☐ Active ☐ COBRA ☐ Cal-COBRA* ☐ Early Retirees ☐ Other: ....

Street Address (P.O. Boxes not accepted)	**City**	**State**	**ZIP**

☐ **Separate Invoice** (If the billing address differs)

Billing Address	**City**	**State**	**ZIP**

☐ Active ☐ COBRA ☐ Cal-COBRA* ☐ Early Retirees ☐ Other: ....

Street Address (P.O. Boxes not accepted)	**City**	**State**	**ZIP**

☐ **Separate Invoice** (If the billing address differs)

Billing Address	**City**	**State**	**ZIP**

*Cal-COBRA enrollees will receive a separate Cal-COBRA Election Notice and Enrollment Form to complete. The notice includes important information regarding healthcare coverage options and rates.

Section B – Group Information

Street Address (P.O. Boxes not accepted) | **City** | **County** | **State** | **ZIP**

Federal Employer ID Number | **SIC Code***

Phone | **Fax** | **Chief Executive Officer or Proprietor**

Workers' Compensation Carrier | **Workers' Compensation Policy Number**

☐ We affirm that we have a valid legal exemption from Workers' Compensation coverage requirements pursuant to the California Labor Code.

Are your benefits subject to ERISA regulations? ☐ Yes ☐ No

Type of Organization

☐ Sole Proprietorship ☐ Corporation ☐ Partnership ☐ LLC ☐ Other _____

Benefits Administrator | **Title**

Phone | **Email**

Correspondence Address ☐ Same as street address above | **City** | **State** | **ZIP**

Billing Contact (If different from above) | **Billing Address** ☐ Same as correspondence address

Billing City | **Billing State** | **Billing ZIP**

Billing Contact Email | **Billing Contact Phone**

Employer Contribution (A value is required for both employees and dependents. If N/A, enter "0".)

Employees _____% of premium or $ _____ Dependents _____% of premium or $ _____

Please apply: ☐ Across all plans ☐ To the lowest-cost plan

Note: Employer must contribute a minimum of 50% of eligible employee premium for the lowest-cost medical plan offered by the employer.

Employee Eligibility Minimum hours worked per week _____

* Look up your SIC Code on the Division of Corporation Finance: Standard Industry Classification (SIC) Code List at sec.gov/info/edgar/siccodes.htm.

Section B – Group Information Cont.

Total Employee Participation (Please enter a value for each line. If N/A, enter "0".)

- _____ Full-time and full-time equivalent employees (Sole proprietors, spouses of sole proprietors, partners of partnership and the spouses of partners are not eligible employees pursuant to California Health and Safety Code section 1357.500.)
- _____ Eligible employees in group
- _____ Eligible employees enrolling in Sutter Health Plan
- _____ Eligible employees enrolling in other carrier(s)
- _____ Eligible employees waiving medical coverage from all carriers

Eligible Employees – Employees eligible for health plan benefits who live, physically work or reside within the Sutter Health Plan licensed service area.

Full-time Employee – Employee working a minimum of 30 hours per week on average.

Full-time Equivalent (FTE) Employee – A combination of employees, each of whom individually is not a full-time employee, but who, in combination, are equivalent to a full-time employee.

Will Sutter Health Plan be the only carrier? ☐ Yes ☐ No

If "No":

Name of other carrier(s) _____

Plan(s) offered _____

Prior carrier _____

Continuation Coverage

- ☐ Federal COBRA (20 or more employees for at least 50% of the previous calendar year.)
- ☐ Cal-COBRA (Up to 19 employees for at least 50% of the previous calendar year.)

Federal COBRA Administrator's Contact Information

Vendor _____ **Contact Name** _____

Correspondence Address _____ **City** _____

State _____ **ZIP** _____ **Phone** _____ **Email** _____

Please mail the COBRA billing statement to: ☐ COBRA Administrator ☐ Group Benefits Administrator

Section C – Broker & General Agency Information

Section C1 – Broker Information

Broker Agency Name

Agency License Number and Expiration Date
Exp.

Sutter Health Plan Agency ID
A-

Broker/Agent Name

Agent License Number and Expiration Date
Exp.

Sutter Health Plan Agent ID
C-

Broker Account Manager Name

Broker Account Manager Email

Section C2 – General Agency Information

General Agency Name

General Agency Contact Name

Section D – Premium Payment Information

Section D1 – Initial Premium Payment

You can make your initial premium payment online or by check. If paying by check, it must be in the form of a corporate check payable to Sutter Health Plan and received before the group submission is considered complete. Temporary checks will not be permitted unless accompanied by a letter from your financial institution confirming your account name and address.

ONLINE
Pay your initial premium through the Sutter Health Plan Online Payment Center:

sutterhealthplan.org/binderpayment

CHECK
Sutter Health Plan
P.O. Box 278136
Sacramento, CA 95827-8136

Section D2 – Subsequent Premium Payments

You can make your subsequent premium payments online or by check.

ONLINE
After you register for a portal account, you can pay your monthly premium online through your Sutter Health Plan portal account and the Sutter Health Plan Online Payment Center.

shplan.org/employerportal

CHECK
Please make your check payable to Sutter Health Plan and include your Sutter Health Plan account name and account number with your payment.

Sutter Health Plan
P.O. Box 278136
Sacramento, CA 95827-8136

Section E – Employer Agreement

If you have questions about completing this form, please contact Sutter Health Plan Customer Service at **855-315-5800**.

This application is part of the Group Subscriber Contract, which includes the Evidence of Coverage and Disclosure Form (EOC). By signing this application form, you are accepting the terms, conditions, and provisions contained in the enrollment form as well as those in the Group Subscriber Contract and EOC. You have the right to read the Group Subscriber Contract and EOC before applying for coverage with Sutter Health Plan. To obtain a copy, contact your broker or call Sutter Health Plan Customer Service at **855-315-5800** (TTY 855-830-3500).

Mandatory Arbitration

Group, member (including any heirs or assigns) and Sutter Health Plan agree and understand that any and all disputes by and between them, including claims of medical malpractice (that is as to whether any medical services rendered under the health plan were unnecessary or unauthorized or were improperly, negligently or incompetently rendered), except for claims subject to ERISA, shall be determined by submission to binding arbitration. Any such dispute will not be resolved by a lawsuit or resort to court process, except as California law provides for judicial review of arbitration proceedings. Each party, including any heirs or assigns, to this Agreement is giving up its constitutional right to have any such dispute decided in a court of law before a jury, and instead is accepting the use of binding arbitration. I understand that the full arbitration provision is contained in the Group Subscriber Contract and EOC.

Employer Signature **Date**

Print Name and Title

Note: Generally, employers cannot impose a waiting period greater than 90 days. Benefits are effective the first of the month following the waiting period. If you have questions about rules on waiting periods, please consult your legal counsel.