



Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS)
[4000 Garden City Dr, 5th floor, Hyattsville, MD 20785]

Group Number Assigned: _____

Kaiser Permanente Insurance Company (KPIC)
[One Kaiser Plaza Oakland, CA 94612]

DC, MD, and VA MID/LARGE Group Employer Application

Application is hereby made for group health coverage based upon the following statements and representations:

DO NOT ALTER THIS DOCUMENT EXCEPT TO FILL IN THE BLANKS AND CHECK THE BOXES PROVIDED. Due to regulatory requirements, this Application will not be accepted if any other changes are made. Complete this Application in its entirety, in black ink, and sign and return it to your sales representative. **If you have any questions concerning the benefits and services that are provided by or excluded under the benefit plan selected, please contact your account manager or sales representative before signing this application.**

Product*	Plan Name / Number	Service Delivery Options**
<input type="checkbox"/> HMO		<input type="checkbox"/> Signature <input type="checkbox"/> Select
<input type="checkbox"/> Deductible HMO (DHMO) <input type="checkbox"/> Everyday Care Plans		<input type="checkbox"/> Signature <input type="checkbox"/> Select
<input type="checkbox"/> HSA-Qualified Deductible HMO (HDHP)		<input type="checkbox"/> Signature <input type="checkbox"/> Select
<input type="checkbox"/> Added Choice POS <input type="checkbox"/> Deductible Added Choice POS <input type="checkbox"/> Added Choice 2T POS (Only Available in MD)		<input type="checkbox"/> Signature <input type="checkbox"/> Select
<input type="checkbox"/> Flexible Choice <input type="checkbox"/> Deductible Flexible Choice <input type="checkbox"/> HSA-Qualified Flexible Choice		Signature only
<input type="checkbox"/> Kaiser Permanente Plus <input type="checkbox"/> Deductible Kaiser Permanente Plus		Signature only
<input type="checkbox"/> Virtual Forward <input type="checkbox"/> Virtual Complete		Signature only
KPMP <input type="checkbox"/> HMO <input type="checkbox"/> DHMO <input type="checkbox"/> HSA-Qualified Deductible HMO (HDHP)		Signature only
<input type="checkbox"/> Out-of-Area PPO		
CDHC Options <input type="checkbox"/> KP Administered HSA (available with HDHP and HSA-Qualified Flexible Choice only) <input type="checkbox"/> KP Administered HRA <input type="checkbox"/> KP Administered FSA <input type="checkbox"/> KP Administered HRA / FSA		

**Benefits underwritten by KFHP-MAS: HMO, DHMO, Everyday Care Plans, HDHP, Added Choice POS, Deductible Added Choice POS, Option 1 of Flexible Choice, Option 1 of 2T Added Choice POS, Virtual Forward, Virtual Complete, KPMP (HMO, DHMO, HDHP), Kaiser Permanente Plus, Deductible Kaiser Permanente Plus, Option 1 of Deductible Flexible Choice, Option 1 of HSA-Qualified Flexible Choice*

Benefits underwritten by KPIC: Option 2 (Out-of-Network) of Added Choice 2T POS, Option 2 (PPO) and Option 3 (Out-of-Network) of Flexible Choice, Option 2 (PPO) and Option 3 (Out-of-Network) of Deductible Flexible Choice, Option 2 (PPO) and Option 3 (Out-of-Network) of HSA-Qualified Flexible Choice, and Out-of-Area PPO

****The Service Delivery Options only apply to the benefits underwritten by KFHP-MAS. They do not apply to the products underwritten by KPIC.**

DENTAL RIDER PLANS (optional)

District of Columbia & Maryland	Virginia
<input type="checkbox"/> [KP Smile ML Dental Copay Basic]	<input type="checkbox"/> [KP Smile ML Dental Copay Basic]
<input type="checkbox"/> [KP Smile ML Dental Copay Low]	<input type="checkbox"/> [KP Smile ML Dental Copay Low]
<input type="checkbox"/> [KP Smile ML Dental POS Basic]	<input type="checkbox"/> [KP Smile ML Dental POS Basic]
<input type="checkbox"/> [KP Smile ML Dental POS Standard]	<input type="checkbox"/> [KP Smile ML Dental POS Standard]
<input type="checkbox"/> [KP Smile ML Dental PPO High]	<input type="checkbox"/> [KP Smile ML Dental C-POS High]
<input type="checkbox"/> [KP Smile ML Dental PPO Premium]	<input type="checkbox"/> [KP Smile ML Dental C-POS Premium]
<input type="checkbox"/> [KP Smile ML Dental PPO Select]	<input type="checkbox"/> [KP Smile ML Dental C-POS Select]
<input type="checkbox"/> [KP Smile ML Dental PPO Standard]	<input type="checkbox"/> [KP Smile ML Dental C-POS Standard]
<input type="checkbox"/> [KP Smile Kids ML Dental Copay EPO]	<input type="checkbox"/> [KP Smile Kids ML Dental Copay]
<input type="checkbox"/> [KP Smile ML Dental \$0 Essential]	<input type="checkbox"/> [KP Smile ML Dental \$0 Essential]
<input type="checkbox"/> [KP Smile ML \$30 Adult Preventive – Age 19 or older]	<input type="checkbox"/> [KP Smile ML \$30 Adult Preventive – Age 19 or older]

Cosmetic Orthodontic Rider

<input type="checkbox"/> [OrthoPlus Family Rider]	<input type="checkbox"/> [OrthoPlus Adult Only Rider]
<input type="checkbox"/> [OrthoPlus Child Only Rider]	

Please provide the total number of Enrolling Employees participating in Dental Option: _____

Dental benefits are underwritten by KFHP-MAS and administered by Liberty Dental Plan. Groups may select 1 adult/family cosmetic orthodontic and/or 1 child cosmetic orthodontic plan.

SECTION 1 – Applicant’s Information

Group’s Legal Business Name (the Employer):		Group/Policy ID Number:		
Doing Business As (DBA) (if applicable):	Group Organization: <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership			
Corporate/Headquarters Address:	City, State ZIP Code:			
Executive Contact Person:	Title:	Phone:	Email:	Fax:
Primary Group Administrator: The Primary Group Administrator is responsible for making membership administration actions like enrolling and terminating membership, updating demographic information, and ordering ID cards on behalf of the group via account.kp.org portal.				
Full Name:	Title:	Phone:	Email:	Fax:
Federal Tax ID Number:	Primary NAICS Code:	Requested Effective Date:		

Are there any affiliates or subsidiaries to be covered? Yes No If yes, please provide details below.

Company Name:	<input type="checkbox"/> Affiliate <input type="checkbox"/> Subsidiary	Company Name:	<input type="checkbox"/> Affiliate <input type="checkbox"/> Subsidiary
Address:		Address:	
City, State ZIP Code:		City, State ZIP Code:	

SECTION 2 – Employee Eligibility

	Live or Work Within the KFHP-MAS Service Area	Live and Work Outside the KFHP-MAS Service Area	Total
A. Total # of Full-Time Employees Working _____ Hours or More Per Week			
B. Total # of Permanent Part-Time Employees			
C. Total # of Employees Requesting Group Health Coverage			
D. Total # of Employees of All Affiliates, Subsidiaries and Offices			

SECTION 3 – Rates

	Employer Contribution %		HMO Rate	POS Rate	Out-of-Area PPO Rate
	HMO	POS			
Employee Only					
Employee + Adult					
Employee + Child(ren)					
Family					
Medicare					

SECTION 4 – Other Health Care Coverage Information

Have you ever had prior coverage with KFHP-MAS and/or KPIC? Yes No If yes, under what name?

If yes and coverage was provided, what was the Group/Policy ID number?

Are you applying for this insurance to replace current or prior coverage provided by another group health carrier? Yes No If yes, please provide the following:

Carrier’s Name:	Group/Policy Number:	Effective Date:	Termination Date:
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SECTION 4 – Other Health Care Coverage Information (continued)Has an insurance carrier terminated your coverage in the past five years? Yes No If yes, please provide the following:

Carrier's Name:	Reason for Termination:
How many group insurance carriers provided coverage to you within the past 3 years?	Is your company exempt from COBRA or any state continuation plan? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain. _____

SECTION 5A – Broker Information**To be completed for broker sales only.**

Broker Name:	Broker Firm Name:		
Street Address:	City, State ZIP Code:		
Email:	Phone:	Kaiser Permanente broker firm ID:	
National Producer Number (NPN):	Federal Tax ID Number:	General Agent Name:	Third Party Administrator (TPA):

By signing this Application, Applicant authorizes the individual named above to act as a broker of record for health plan coverage, through KFHP-MAS, and/or KPIC.

Effective _____ Signed at _____
 _____ Month _____ Day _____ Year _____ City _____ State _____

on _____ Signature _____
 _____ Month _____ Day _____ Year _____

Your broker is/may be paid commissions and other financial incentives by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. and/or Kaiser Permanente Insurance Company.

SECTION 5B – General Agent AccessYour agent/broker may work with a General Agent (GA) to service your organization, which is a different firm from your agent/broker. The same agent/broker access to your group-specific information and change permission will be granted to a designated GA unless you choose not to authorize access. **Do not check the box below if you consent.** Check this box **ONLY** if you **DO NOT** authorize a GA to access your group-specific information, service your organization, change group information, or act on your behalf.**SECTION 6 – Enrollment Information**Annual open enrollment period - Enroll during month of: _____ for coverage effective _____ 1st, _____
 _____ Month _____ YearNew employees coverage becomes effective: _____ months days of employment following Date of Hire (please select one).**Note: Maximum waiting period is 90 days from the date of hire.****Dependent Coverage – Limiting Age for Dependent Children: _____**

Such age may not be less than age 26.

 Coverage will not be provided to Domestic/Civil Union Partners++ Coverage will be provided to Domestic/Civil Union Partners++

++Civil Union Partner - DC Only

SECTION 7 – Billing Information

Billing Address (Please list TPA address if using a TPA):	City, State ZIP:			
Contact for Billing:	Title:	Phone:	Email:	Fax:
Proration/Eff Status:	<input type="checkbox"/> Full Month Proration: Group is charged the full month's premium. Members are enrolled on the 1 st of the month and terminated at the end of the month.	<input type="checkbox"/> Half Month Proration: Group is charged the full month's premium for enrollment between the 1 st and 15 th ; no charge for enrollment between the 16 th and 31 st . Group is not charged the full month premium for terminations between the 1 st and the 15 th ; Group is charged the full month for terminations between the 16 th and end of the month.	<input type="checkbox"/> Daily Proration: Group is charged for the number of days in the month in which the subscriber is active based on a daily prorated premium.	<input type="checkbox"/> Second Proration: Group is charged the full month's premium. Members are enrolled on the 2 nd of the month and terminated at the end of the month.

Jurisdiction:

SECTION 8 – Point-of-Service Options and Disclosure Statements

For District of Columbia only:

The following provisions that are noted below apply only if KFHP-MAS HMO is the sole offering for health care services: Under the District of Columbia law, your employees may purchase a point-of-service option as an additional benefit. A point-of-service option allows your employees to obtain covered health care services from physicians and other providers outside of the KFHP-MAS HMO network. You have the choice to pay the entire cost of the point-of-service options, pay a percentage of the cost of these options or require your employees to pay the entire cost of these options. The cost of the point-of-service options is identified in your proposal.

The applicant certifies that it has read and understands this disclosure statement and has provided notice of availability of these additional benefits to its eligible employees.

Point-of-Service Option Selection (please select one):

- The applicant declines the mandatory point-of-service offering.
- The applicant accepts the mandatory point-of-service offering. When the applicant accepts mandatory point-of-service offering, please indicate in Section 11 the employees who have chosen the point-of-service option (use a separate piece of paper if necessary).

For Virginia only:

Under the law of the Commonwealth of Virginia, your employees may purchase a point-of-service option as an additional benefit. A point-of-service option allows your employees to obtain covered health care services from physicians and other providers outside of the KFHP-MAS HMO network. KFHP-MAS offers a POS plan (Added Choice®) and, in conjunction with KPIC, Kaiser Permanente Flexible Choice to meet this statutory requirement. You have the choice to pay the entire cost of the point-of-service options, pay a percentage of the cost of these options or require your employees to pay the entire cost of these options. The cost of the point-of-service options is identified in your proposal.

Each eligible employee must indicate his/her selection of the mandatory point-of-service option. Failure to do so will result in HMO coverage only. Applicant must provide KFHP-MAS with a list of those eligible employees who have chosen the point-of-service option.

By signing this application, applicant certifies that it has read and understands this disclosure statement. Applicant further certifies that it has provided notice of availability of these additional benefits to its eligible employees.

For Maryland only:

The following provisions apply only if KFHP-MAS is the sole carrier offering health care or dental services. Under Maryland law, if you choose a point-of-service option, a dental point-of-service option, or both for your employees, your employees may select the point-of-service option, the dental point-of-service option or both as an additional benefit. A point-of-service option allows your employees to obtain covered health services from physicians and other providers outside the HMO network. A dental point-of-service option allows your employees to obtain covered dental care services from dentists and other providers outside the dental provider panel. You have the choice to either pay for these point-of-service options, pay a percentage of the cost of these options, or require your employees to pay for the entire cost of these options. The cost of each point-of-service option is identified in your proposal. Please note, if the employer chooses a point-of-service option, it is the employer's responsibility to provide notice of the available option to its employees.

I have read and understand the disclosure statement and, if I have chosen the point-of-service option, I will provide notice of availability of this additional benefit to my eligible employees.

Point-of-Service Option Selection (please select one):

- Applicant **DECLINES** mandatory POS offering. **By declining, applicant understands that employees shall not be entitled to the mandatory POS as an additional benefit.**
- Applicant **ACCEPTS** mandatory POS offering.

Dental Point-of-Service Option Selection (please select one):

- Applicant **DECLINES** mandatory dental POS offering. **By declining, applicant understands that employees shall not be entitled to the mandatory dental POS as an additional benefit.**
- Applicant **ACCEPTS** mandatory dental POS offering.

SECTION 9 – Employer Agreement

The employer agrees to the following:

- 1) To offer enrollment in the KFHP-MAS/KPIC products to all individuals entitled to coverage on conditions no less favorable than those for any other health care plan available through the Group.
- 2) A bona fide employer/employee relationship exists with respect to each subscriber to be enrolled in the KFHP-MAS/KPIC products. This requirement does not apply to eligible Taft-Hartley trusts and partnerships.
- 3) As required by state law, Applicant has a workers' compensation coverage for its employees.
 - Group carries workers' compensation insurance.**
 - Group does not carry workers' compensation insurance.**
If your company does not carry workers' compensation coverage, **please explain:** _____
- 4) To hold an open enrollment period at least once a year, during which all individuals entitled to coverage are offered a choice of enrollment in the KFHP-MAS/KPIC products and any other health care plan available through the group.
- 5) That the Group coverage applied for in this application will not become effective until:
 - a) This application is approved by KFHP-MAS and/or KPIC; and
 - b) On a date no later than the first day the coverage period begins, the premium is received by KFHP-MAS and/or KPIC.
- 6) That the agent or the broker does have the power on behalf of KFHP-MAS and/or KPIC to make or modify any application for coverage, to make any promise or representation, or to waive any of the companies' (KFHP-MAS/KPIC) rights or requirements.
- 7) That if it elects to be responsible for monitoring any or all aspects of enrollment eligibility, the employer will be financially liable to KFHP-MAS and/or KPIC for any errors and/or omissions.
- 8) We certify that our company has a legitimate business operation, and does not exist for the sole purpose of obtaining health care coverage. In addition, we certify that our company has been actively engaged in our business for at least three months prior to the date of this Application.
- 9) It has read and understands the POS options disclosure statement in Section 8 above, and if it has chosen a POS option and/or dental POS option, it will provide notice of the availability of these additional benefits to its eligible employees.

For KFHP-MAS Use Only

Group Number Assigned:	Delivery System:	OAD/OAS:	Average Age:	Initial Contract Period Begins:	Initial Contract Period Ends:
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Jurisdiction:	Plan:	Riders:
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Sales Representative (Print Name):

BENEFITS	HMO	POS	OOA
Step Type			
Plan Type			
Rx			
Adult Dental / Pediatric Dental (Up to age 19)			
Copayment			
Coinsurance			
Deductible			
Out-of-Pocket Maximum			
Carve Out	<input type="checkbox"/> Rx <input type="checkbox"/> None <input type="checkbox"/> Chiro <input type="checkbox"/> Other _____		

STEPS	EMPLOYER CONTRIBUTION %		HMO RATE	POS RATE	OUT-OF-AREA PPO RATE
	HMO	POS			
Employee					
Two-Party					
Employee + Adult					
Employee + Child					
Employee + Children					
Family					