



UnitedHealthcare

A UnitedHealth Group Company

Fast Track Underwriting & Case Installation Coversheet For Groups 2 to 50 Eligible

Check One >> Fast Track Underwriting Case Installation

From:

Agent/Producer: _____

Agency: _____

Address: _____

Town, State, & Zip: _____

Telephone: _____ Fax: _____

Email: _____

Name of Group: _____

Effective Date: _____

Plan(s) Elected: Health - #1 _____ #2 (if Dual Option) _____

Dental - _____ Life - _____

UnitedHealthcare Representative:

Note: Brokers using a General Agent must send requests for Fast Track Underwriting and Case Installation to their General Agent for review, not directly to Sales Operations.

Ship Overnight to >>>>>>>

**UnitedHealthcare
Northeast New Business
MN004-0305
12501 Whitewater Drive
Minnetonka, MN 55343**

Questions – Please call 800-379-8509

E-mail submissions to northeast_sb_submissions@uhc.com

FAX submissions to 866-950-1042

- Please send all required documents in one shipment, and not multiple shipments.
- Please keep a copy of entire package for your files.

Fast Track Underwriting Checklist

For Groups 2 to 50 Eligible ---

Fast Track Underwriting enables the broker and group to secure and evaluate approved rates before deciding to enroll. (**Note: Final rates are always determined by final enrollment**).

A. For All Groups, 2 up to 50 eligible --

- 1. Fast Track Underwriting Coversheet**
- 2. This Fast Track Underwriting Checklist**
- 3. UnitedeServices Proposal**
 - 1. Company Information Page
 - 2. Detailed Census Page (for Groups 2 to 19, this census must reconcile with submitted apps.)
 - 3. Medical Rates Page (with elected plan circled)**

B. For Groups 2 to 19 enrolling --

- 1. Employer (Master) Application -- (Joint Health and Life Employer Application)**
- 2. Employee Applications**
- 3. (Optional, Where Needed) -- Employee Enrollment for Additional Dependents**

This form is used to supplement the Employee Application where more than one child is being enrolled, just to provide additional space where necessary.

C. For Groups 20 enrolling, up to 50 eligible --

- 1. Employer (Master) Application -- (Joint Health and Life Employer Application)**
- 2. Health Addendum to Employer Application**

-
- Fast Track Underwriting takes about one week to complete. Upon completion, producer will receive an Application Decision Report, via email, indicating the premium rate-up, if any.
 - For groups receiving a rate-up,... the original proposal is revised by Sales Operations to include the rate-up percentage and adjusted rates; and the revised proposal will then be accessible in UnitedeServices.

Case Installation Checklist

For Groups 2 to 50 Eligible ---

- ___ **1. Case Installation Coversheet**
- ___ **2. This Case Installation Checklist**
- ___ **3. Employer (Master) Application -- (Joint Health & Life Employer Application)**
- ___ **4. Employer Health Addendum (Groups 20 to 50 only)**
- ___ **5. Employee Applications**

There are two different Employee Applications -- one for Groups 2 to 19 (with medical questions), and another shorter application for Groups 20 to 50 (with no medical questions).

If Employee Applications were previously sent with Fast Track Underwriting, they do not need to be sent again. For Cobra enrollees, list separately, coverage Start Date and End Date.
- ___ **6. Employee Enrollment for Additional Dependents**

The employee uses this supplemental form only if more than one child is enrolling.
- ___ **7. Employee Waiver Forms**

Waiving employees must complete page 1 of the Employee Application, and initial & date the boxes in Section E, Waiver of Coverage. Signature in Section F, and Page 2, is not required.
- ___ **8. Quarterly Wage & Tax Report Listing All Employees**

(See attached UnitedHealthcare Tax Requirements on next page.) Employee Applications will be reconciled against this report. Every employee on the tax report must complete an application to enroll, (or to waive); or otherwise be marked as terminated, or part-time.
- ___ **9. (If Fast Track Underwriting Was Not Done) – UnitedeServices Proposal**

From the UnitedeServices Proposal, include ___ 1. Company Information page, ___ 2. Detailed Census page (must reconcile with the submitted Employee Applications), ___ 3. the Medical Rates page with elected plan(s) circled, and ___ 4. Dental & Life Rate pages, if applicable.
- ___ **10. Binder Check (First Month Premium)**

Required Tax Documentation

2-3 Eligible Employees (applying)

1. A Small Business with current coverage (past billing statement included)
 - ▶ Wage and Tax Statement or
 - ▶ Payroll or
 - ▶ Business Documents (Articles of Incorporation, Partnership Papers, etc.)

2. A Small Business with **no** current coverage
 - ▶ Wage and Tax Statement or
 - ▶ Payroll **and** Business Documents i.e. Articles of Incorporation, Partnership Papers, etc. Note: If no past billing statement or no Wage and Tax available, the group must submit both payroll and business papers.

4 (applying) – 50 Eligible Employees

- ▶ Wage and Tax Statement or
- ▶ Payroll

Other Acceptable Documentation

- ▶ ADP, Paychex
- ▶ Quicken or Quick Books Payroll Ledger
- ▶ Payroll Ledger showing withholdings
- ▶ Schedule C
- ▶ Schedule K-1 (1065) for each individual
- ▶ 1099 Letter

Unacceptable Documents

- ▶ W-2, W-3, W-9, etc.
- ▶ Check Stubs
- ▶ Word Documents
- ▶ Letters
- ▶ Application for Employer Identification Number (SS4)
- ▶ Individual Income Tax Returns
- ▶ Employee Census