

The offering company(ies) listed below, severally or collectively, as the content may require, are referred to in this Employer Group Application as “Humana”, “We”, “Us”, or “Our”.

Dental HMO underwritten by **LIBERTY Dental Plan of California, Inc.** and administered by **HumanaDental Insurance Company**.

1. GROUP INFORMATION - Please type or print clearly in black ink

Group number: _____

Group name:				Requested effective date --/--/----	
Corporate/Situs location street address:		City:	State:	ZIP code:	County:
Date company established (MM/DD/YYYY):	Federal Tax ID:	Nature of business/SIC code:		Phone number:	
Benefit Administrator/management contact name:					
Phone number:			Email address:		
Billing contact name:					
Billing address (N/A if same as street address):			City:	State:	ZIP code:
Phone number:			Email address:		
Are separate divisions/classes required for billing or reporting? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please explain. Attach additional signed and dated sheets, if necessary.					

2. ELIGIBILITY REQUIREMENTS

Average total number of employees	<input type="checkbox"/>	This means the average number of employees for the preceding calendar year. An employee is typically any person for which the company issues a W-2, regardless of full-time, part-time or seasonal status or whether or not they have medical coverage.
Average number of full-time equivalent employees	<input type="checkbox"/>	For all employees included in the average total number of employees (above), calculate the average number of full-time equivalents for the preceding calendar year. The monthly full-time equivalents are calculated as follows: <ul style="list-style-type: none"> • number of full-time employees (who worked 30 hours or more per week on average); plus • total number of hours worked by part-time employees during the month capped at 120 hours, divided by 120.
Eligible employee count (including those employees who waive coverage):	Dental	
Are you offering coverage to retirees (Dental and Vision)? <input type="checkbox"/> No <input type="checkbox"/> Yes		
Required age (minimum 50):	Minimum years of service:	
Number of retirees to be covered:	Dental:	
Does this company have any subsidiaries or affiliates, or are there any other associated entities that are eligible to file a federal or state combined tax return? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, enter information below:		
Company name		Total employees
Probationary waiting period for eligible employees: <input type="checkbox"/> 0 days <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 90 days <input type="checkbox"/> Other: _____ If you prefer months, please select “Other” and specify the number of months.		
Employee effective provision (the employee termination date coincides with the effective date provision): <input type="checkbox"/> First of the month following probationary waiting period <input type="checkbox"/> Immediately following probationary waiting period (required for 90 day probationary waiting period)		

Do you want to exclude a class of employees? No Yes
 If yes, check class to exclude:
 Union Non-union Hourly Salary Management Non-management Other:

Is this a Collectively Bargained Plan? No Yes Name of plan _____
 Plan number (assigned by employer for use in filing IRS form 5500): _____

Has this group been insured by Humana within the last three years? No Yes
 If yes, provide prior group number: _____ Termination date: _____

3. COBRA/STATE CONTINUATION

Is your group subject to: COBRA No Yes State Continuation No Yes

Are any present or former employees/dependent currently on or eligible to elect COBRA/State Continuation? No Yes
 If yes, enter information below. Attach additional signed and dated sheets (reorder CA-52660), if necessary.

Name of applicant	Qualifying event (e.g. termination of employment, divorce, etc)	Indicate if the applicant is currently on COBRA or State Continuation	COBRA/State Continuation			Lines of coverage (select all that apply)
			Qualifying event date	Start date	End date	Dental
		<input type="checkbox"/> COBRA <input type="checkbox"/> State Continuation				<input type="checkbox"/>
		<input type="checkbox"/> COBRA <input type="checkbox"/> State Continuation				<input type="checkbox"/>
		<input type="checkbox"/> COBRA <input type="checkbox"/> State Continuation				<input type="checkbox"/>
		<input type="checkbox"/> COBRA <input type="checkbox"/> State Continuation				<input type="checkbox"/>

Plan Selection – Please review the Regulatory Pre-enrollment Disclosure Guide with your agent, broker or producer. Complete the quote number and reference number (if applicable) to indicate the plans elected.

4. DENTAL PLAN SELECTION Electing Not electing

Sold quote number: _____

Plan 1 name _____ / Reference # _____

Plan 2 name _____ / Reference # _____

Plan 3 name _____ / Reference # _____

Attach additional signed and dated sheets (reorder CA-52659 -HDIC), if necessary.

EMPLOYER CONTRIBUTION (Percentage or dollar amount): Minimum employer contribution toward employee premium is [0]% or \$[0].
 Employee: _____ Employee/Spouse /Domestic partner: _____ Employee/Child: _____ Family: _____

Participation - Available to employers with one or more enrolled employees and <ul style="list-style-type: none"> • Non-Contributory plan – 100% • Contributory plan – 50% • Voluntary plan – minimum of 2 enrolled 	Number of employees waiving with other qualifying coverage:	Number of employees waiving without other qualifying coverage:	Number of employees enrolled:

CURRENT CARRIER

Is this group transferring group dental coverage from another group carrier? No Yes
 Does prior coverage include orthodontia? No Yes

If yes, provide carrier name: _____ Proposed termination date: _____

5. THE FOLLOWING APPLIES TO DENTAL HMO PRODUCTS UNDERWRITTEN BY LIBERTY DENTAL PLAN OF CALIFORNIA, INC.

The companies listed on this Employer Group Application, severally or collectively as the context may require, are referred to in this Employer Group Application as we, us, and our.

You, the policyholder, intend to establish, sponsor, and endorse an Employee Benefit plan which will be governed by the Employee Retirement Income Security Act of 1974 (ERISA). You are the ERISA plan administrator.

Dental health maintenance organization is underwritten by LIBERTY Dental Plan of California, Inc.

HumanaDental Insurance Company is the third-party administrator for LIBERTY Dental Plan of California, Inc.

With respect to paying claims for benefits or determining eligibility for coverage under this policy or group plan, HumanaDental Insurance Company or LIBERTY Dental Plan of California, Inc., shall in accordance with state and federal law, 1) interpret policy provisions, 2) make decisions regarding eligibility for coverage and benefits, and 3) resolve factual questions relating to coverage and benefits.

6. THE FOLLOWING APPLIES TO ALL GROUPS SUBJECT TO ERISA

As claims administrator that makes claim determinations as described in Section 503 of the Employee Retirement Income Security Act (ERISA), we shall apply the terms of the Policy or Group Plan to make decisions regarding eligibility for coverage, processing claims for benefits, or deciding appeals of denied claims.

You, the participating employer, policyholder, contract holder, or Certificate sponsor, intend to establish, sponsor, plan sponsor and endorse an employee benefit plan which will be governed by ERISA. You are the ERISA plan administrator.

7. THE FOLLOWING APPLIES TO ALL GROUPS

The group is only eligible if a bona fide business entity exists.

If you fail to pay premium when due, coverage may be subject to termination as specified under the terms of the Policy. You understand and agree that your coverage is continued monthly subject to timely payment of premium. We change the premium rates on any premium due date, as permitted by applicable law. You will receive advance written notice.

You will provide information or participation and eligibility records upon request that are relevant to this Employer Group Application and group coverage for inspection by the Trustee, Administrator, us, or our representative. For you to remain eligible you must meet the eligibility, participation and contribution requirements for each respective coverage at all times. You agree to make this information available to us for the term of the Policy. As required by law, we maintain the privacy of personal and health information.

We have the right to use information provided by you to determine whether this Employer Group Application will be accepted or declined and to establish appropriate premiums.

8. AGREEMENT AND SIGNATURE – Review your policy/certificate carefully

You, the authorized representative of the group named herein, understand, agree and represent: You have read this Employer Group Application and the information you provided is accurate and complete to the best of your knowledge and belief and can be substantiated by your records. You have received and reviewed the applicable regulatory information and the Humana issued proposal, and you referred to the proposal to select the benefit plan(s) applied for in this Employer Group Application and confirmed your selection from the Humana issued proposal before signing below. By executing this Employer Group Application, you agree to its terms and represent and warrant that you shall comply with the terms of the policy and all applicable law. An act of fraud or an intentional misrepresentation of a material fact may void or terminate an individual’s or group’s coverage as specified under the terms of the Policy or Certificate. We shall rely on your representations and any information submitted by you or on your behalf. Providing incomplete, inaccurate or untimely information may reduce an individual’s or group’s coverage or may increase past premium. If you provide a false statement with the intent to deceive a material fact or if any false statement you make materially affected either the acceptance of the risk or the hazard, we may reduce or void the contract within the contestable period.

Coverage is not in effect unless and until you receive written notification from us. The Employer Group Application will form part of any contract or coverage issued. The original version of this Agreement is in the English language. If there are any discrepancies or conflicts between the English and any other version that has been translated into another language, the English version will control. Neither you nor the agent has the authority to waive a complete answer to any question, determine coverage or insurability, alter any contract, bind us by making any promise or representation, or waive any of our other rights or requirements. No waiver or change will bind us unless signed by an authorized officer of our company.

CALIFORNIA LAW PROHIBITS AN HIV TEST FROM BEING REQUIRED OR USED BY HEALTH INSURANCE COMPANIES AS A CONDITION OF OBTAINING HEALTH INSURANCE COVERAGE.

DO NOT CANCEL ANY CURRENT GROUP COVERAGE UNTIL YOU RECEIVE WRITTEN NOTICE FROM US THAT WE HAVE ISSUED COVERAGE.

Dated on: _____ (month, day, year) at _____ (city and state)

By _____
Group authorized representative (Printed name) (Signature) (Title)

9. AGENT INFORMATION

1. Agency of Record (for commissions and correspondence)	2. Agent/Agency of Record (for split commissions)
Name (print or type)	Name (print or type)
Tax ID/Social Security Number/Humana Agent Number	Tax ID/Social Security Number/Humana Agent Number
Commission split <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, percentage: _____ (equals 100%)	Commission split <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, percentage: _____ (equals 100%)
1. Writing Agent/Broker Producer	2. Agent/Agency of Record
Name (print or type)	Name (print or type)
Tax ID/Social Security Number/Humana Agent Number	Tax ID/Social Security Number/Humana Agent Number
Commission split <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, percentage: _____ (equals 100%)	Commission split <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, percentage: _____ (equals 100%)

General Agency (Complete only if agency involved in sale)

General agency information pertains to: <input type="checkbox"/> Agency of Record <input type="checkbox"/> Writing Agent	
Name (print or type) Rogers Benefit Group - Melissa Medve / Southern Calif	Tax ID/Social Security Number/Humana Agent Number # 1666443

In accordance with 10 California Code of Regulations, Section 2274.76, did you help or advise and/or answer questions regarding the application (including electronically), medical health questions or health insurance for any applicant? No Yes

If yes, who did you help? _____

In accordance with CIC § 10119.3, to the best of my knowledge, the information on the application is complete and accurate, and I have explained to the applicant in easy-to-understand language, the risk to the applicant of providing inaccurate information and that the applicant understood the explanation.

As the Agent, I acknowledge that I am responsible to meet with the group submitting this Employer Group Application in order to fully and accurately represent the terms and conditions of the plans and services of the offering or insuring entity, or one of its subsidiaries. These provisions are available to me and the group in the Regulatory Pre-enrollment Disclosure Guide or other plan literature.

Writing Agent signature: _____

Date: _____