

Frequently Asked Questions & Underwriting

1. Where are the employers located geographically?

Within the service area provided by the health care plans (San Diego).

2. Who can be covered?

Full-time Employees (working 30 or more hours per week) of each employer, employees of the trust, Owners. A For Medical, Dental & Vision, the plans are contributory. Participation levels require 70% (Medical) / 75% (Dental/Vision) of eligible employees participate and a minimum employer contribution of 50% for Employee coverage. The Life & AD&D products require 100% employer contribution for Employee and Dependent coverage.

4. Who will collect the premiums and administer the plan? The Trust or the Carriers?

Employer Ease Insurance Trust has been appointed the plan Administrator. Employer Ease Insurance Trust is a locally owned and operated TPA (Third Party Administrator) licensed with the state of California. They will collect the premiums from employers and make consolidated payments to each insurance provider, agent, etc.

5. How is the trust plan sold?

The Trust is structured so that only Successful Solutions, LLC can sell the products and receive a commission.

6. Will the policy be issued to the Trust?

Yes. The policy is issued to the Trust.

7. If coverage is in-force, will we need copies of the in-force plan?

Yes. A copy of the existing bill should be furnished at the time of enrollment.

10. Will each employer have its own plan design?

Each employer can pick and choose which plans they want to participate in.

11. The Trust should be the only one that can cancel the policy but can an employer cancel their participation in the Trust?

Yes. An employer can cancel their participation in the Trust at any time, effective the last day of the month in which the cancellation is received by the Administrator.

12. What are the expectations around billing, enrollment and marketing materials?

The Administrator handles billing, enrollment and premium and commission payments. The Administrator is responsible for marketing, brochures, enrollment materials, etc.

13. Will there be centralized control for administrative functions? Will the Trustee assume these responsibilities, if not who will?

Yes. There will be centralized control for administration, handled exclusively by Employer Ease Insurance Trust. The Trustees hold ultimate authority and responsibility but have delegated this function to the Administrator.

14. Will each employer be signing a participation agreement to join the Trust?

Yes. The employer will sign an agreement stating which plans they would like to participate in.

15. Besides insurance, what else was this Trust set up for?

Employee Benefits of all types. Insured, self-insured and non-insured type plans such as Flexible Benefit/Section 125 plans.

16. Where do I get enrollment forms, employer and employee applications and rates for the association insurance program? You can get all of the information on www.successfulsolutions.com.

17. Who do I report terminations, additions and cancellation to? You must contact Successful Solutions, LLC at (619) 460-9433. You may also Fax these items to Successful Solutions, LLC at (619) 460-9555. For terminations, you should also notify Igoe and Company, the COBRA administrator for the Employer Ease Insurance Trust. You can email Igoe's COBRA department at COBRA@goigoe.com, or call them at (800) 633-8818 Option 2.

18. Who do I contact when I need care or have a problem getting care?

You should always contact the provider directly. If you have an emergency, you should call 911. If you need or want to change your primary care doctor, or dentist, you may call the carrier and make the change. All changes made before the 15th of the month will be effective, on the 1st day of the following month. For errant bills or discrepancies you can not resolve on your own, please call Successful Solutions, LLC at (619) 460-9433 and ask to speak with the Benefits Administration Department.

18. What are the underwriting requirements for the plans?

**Underwriting Requirements At A Glance
2007 Renewal**

**The Participation Requirements are Simple.
All you need to participate in the program is the
following:**

- **Must be an Association Member.**
- **2 or more eligible, full-time employees working more than 30 hours per week (not related by marriage).**
 - **50% contribution of the Employee Only premium.**
- **Both HMO and PPO Dental / Vision plans can be offered to the same employer group.**
- **Multiple medical plans can not be offered to the same employer group.**

Complete Requirements

Sharp Health Plan HMO

- **Employer must have a minimum of two eligible full-time employees unrelated by marriage in order to participate. Standard waivers will apply.**
- **Requires minimum 50% employer contribution of employee only rate.**
 - **Minimum of 70% of eligible employees must participate.**

Safeguard Vision Plan(s)

- **Employer must have a minimum of two eligible full-time employees in order to participate. Standard waivers will apply.**
- **Requires minimum 50% employer contribution of employee only rate.**
 - **Minimum of 75% of eligible employees must participate.**

Additional Underwriting Requirements

- Employer must be an active association member.
- Sharp Health Plan will no longer allow a rollover Sharp HMO group into Employer Ease Insurance Trust Plan until a period of 12 months after the date of termination has elapsed.
- Eligible employees of the employer must work a minimum of 30 hours per week. Eligible dependents are the employee's legally married spouse, domestic partner and dependent children to age 19 if unmarried; and to age 25 if unmarried and full time students (certification required).
- Domestic Partner participation requires an affidavit from the plan member.
 - Partnership Agreements must be Notarized.