



Large Employer Sold Check List

Affordable Care Act Compliant Plans (fully insured)

- Employer Participation Agreement is completed and signed.
- Rate Sheet(s) signed by the employer and agent.
- Additional Benefits tab is signed by employer and agent if employer is going with defined contribution business model. Must be signed and returned even if not electing additional benefits.
- Check is enclosed for the first month's premium or ACH form.
- Copy of the most recent quarterly Unemployment Tax and Wage Report. Please reconcile the report notating each employee by one of the following codes:
 - NE** = Not eligible due to hours or still in waiting period
 - TA** = Taker
 - VW** = Valid waiver, covered elsewhere
 - W** = Willfully not taking coverage and not covered elsewhere
 - T** = Terminated
- Employee Enrollment Applications signed within the last 60 days. Applications need to be completed by each employee electing coverage, including those who are currently on COBRA. Employees waiving coverage need to complete the Insurance Waiver Section on the Enrollment Application.
- Flex Spending document is needed if the employer is electing a Premium Only Plan or a Section 125 Plan.
- COBRA Administrative Agreement
- Additional Insurance (Life, Short-Term, Long-Term or Dental) enrollment document(s). If electing additional coverage, contact Aurora at 605-504-5500 for additional paperwork.
- Group Verification Form if group size is in question

Questions? Email Quote@AveraHealthPlans.com
8 a.m. to 5 p.m. CT, Monday through Friday.