



Guide to Small Group Enrollment



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Guide to Small Group Enrollment



Employer Application

Fill out the group application and submit.



Meritus Approval

Review and approval of group application.



Employee Open Enrollment

Employees select plans and enroll.



Employer Review & Submit

Approve and submit employee enrollments.



Enrollment Complete

System sends employee enrollment information to membership.



Welcome to Meritus

Group is active.

To get the selected effective date, the employer application for group enrollment must be submitted by 10/23/2014 and the employee application for group enrollment must be submitted by 10/30/2014.

Proposal : Review

Step 6 of 6 ... Confirm your selections below.

Profile

Bedrock Plumbing

Zip Code 85213

Benefits start on 11/01/2014

Service Area: Arizona ... Client: Meritus Health Partners ... Loc: 100 Main St, Tempe, AZ 85001

Edit

Benefits

Medical

Edit

Monthly Member-level Contributions

Employee Class	Annual HSA	Employee Contribution	Dependents Contribution
Salaried	---	75%	50%
Hourly	---	75%	50%

Edit

Selected Plans

Plan	Type	Estimated Total Monthly Premium	Employer Portion	Cost Per Employee
Meritus Gold Healthy - HMO	Medical	\$2,697.74	Salaried: \$673 Hourly: \$875	Click for Premium Breakdown
Meritus Silver Affordable Choice - PPO	Medical	\$2,347.20	Salaried: \$759 Hourly: \$761	Click for Premium Breakdown
Meritus Silver Healthy - HMO	Medical	\$2,335.02	Salaried: \$756 Hourly: \$767	Click for Premium Breakdown

Edit

Employees

Total Number of Employees: 6 of 5 Employees

Expand All

Class	Members
Salaried	2
Hourly	3

Expand

Edit

Back

Save for Later

Save As PDF

Email to Employer

Apply

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Meritus products and services are provided through Meritus Mutual Health Partners - PPO and Meritus Health Partners - HMO. For a complete listing of benefits available for all plans, as well as for a description of all Exclusions and Limitations, please contact Meritus. A licensed insurance producer may contact you to discuss enrollment in a Meritus Health plan. Meritus Mutual Health Partners - PPO and Meritus Health Partners - HMO are licensed only in Arizona and are Qualified Health Plan issuers on the Health Insurance Marketplace.



Employer Proposal Review

Completing the Proposal will trigger the enrollment application process.

Click **Apply** to move into the Group Application.



Employer Enrollment Application

After a Group Proposal has been created and plan options have been chosen (up to three), you can start a **Group Application** by selecting the **Apply** button in the proposal. Click **Next** to move through the pages of the application.

Step 1 – Group Information

Time Saving

Tip: You can avoid manually inputting employee information if you have the completed Employee Census Template used during the Proposal.

If you need to download the Employee Census Template, it can be found under **Tools** on the **Broker Resources** web page.

The screenshot shows the 'Group Application' form with the 'General Information' tab selected. The form contains the following fields:

- Group Name* (Legal Name): Bedrock Plumbing
- DBA Name: [Empty]
- Card Name: Bedrock Plumbing
- Date Business Established*: 05/1991
- Is this a Non-Profit? ☐ Yes ☒ No
- Tax Identification No*: 55-1111111
- Type of Organization: Corporation
- SIC Code: 1600 - Heavy Construction Other Than High Const. Contractors

Reminder: Group Applications must be completed and submitted by the 23rd of the month in order for the group to be effective on the 1st of the following month.

Step 2 - Enrollment

The date coverage begins, enrollment start date, length of the enrollment period, and eligibility information will be required.

The screenshot shows the 'Group Application' form with the 'Enrollment' tab selected. The form contains the following fields:

- When should coverage begin?: 11/01/2014
- Enrollment start Date*: 11/01/2014
- Length of Enrollment Period*: 4 days
- Eligibility Information:
 - Active Eligible Employees*: 5 of 5
 - Number Turning*: 0
 - Number Waiving*: 0

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Group Application

Fill in the appropriate information on each tab to complete the group enrollment application. You can save your current progress or save for later for completion.

General Information | Enrollment | **Contacts** | Addresses | Employees | Documents | Benefits Summary

Primary Contact

Add Contact

Notes: The primary contact must be with the group and not the agent. To add additional contacts, use the Add Contact button.

Step 3 – Primary Contact

Enter the primary company contact. You can add additional company contacts as needed by selecting the **Add Contact** button.

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Group Application

Fill in the appropriate information on each tab to complete the group enrollment application. You can save your current progress or save for later for completion.

General Information | Enrollment | Contacts | **Addresses** | Employees | Documents | Benefits Summary

Primary Address

Add Address

1st Address Line* 444 S. State Road Drive

Step 4 – Primary Address

Enter company address information. If you need to add other addresses for the company, click on the **Add Address** button.

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Group Application

Fill in the appropriate information on each tab to complete the group enrollment application. You can save your current progress or save for later for completion.

General Information | Enrollment | Contacts | Addresses | **Employees** | Documents | Benefits Summary

Employee Classes Receiving Coverage

Employee Class	Annual HRA Amount	Employee Contribution	Dependents Contribution
Subject	---	75%	50%
Hourly	---	75%	50%

Employee Listing

#	EMP	Name	Date of Birth	Salary	Employee Class	Employee Profile	Edit Profile
1	F	Pierstone, Wade	31/01/1971	\$65,000	Salaries	Employee Profile	✎
2	F	Rutledge, Becky	06/11/1976	\$450,000	Salaries	Employee Profile	✎
3	M	Sale, SP	11/03/1975	\$80,000	Hourly	Employee Profile	✎
4	M	Schnepp, Phil	11/03/1965	\$90,000	Hourly	Employee Profile	✎
5	M	Mosney, Perry	11/03/1975	\$80,000	Hourly	Employee Profile	✎

Control Save Now Save for Later Save as PDF More

Step 5 – Employees

Confirm employees and contribution amounts. If the employee information is complete, there will be a green **Complete** box next to each employee.

Additional information is need for any employee with a red box. Click on the red box and add the information requested.

Should all the employees have a red box, cancel the application and complete the Meritus Excel Census file and re-upload the information into the proposal.(See Tip Box below)

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Group Applications

Filter by Agent: Select Agents

Filter by Status: All Applications, Started, Submitted, Pending, Need More Information, Rejected

Filter by Last Action: Today

ID No	Group	Effective	Status	Agent
002571	Life Link Group	05/6/2015	Submitted	Huettner, Anna Health Insurance Specialists, Inc.
002580	Cave Creek Equine Surgical & Diagnostic Imaging Center	05/6/2015	Application Started	Walton, Mary Xplore IT Solutions
002606	Federal Immigration Consultants	05/6/2015	Application Started	Walton, Mary Xplore IT Solutions
002636	SCHWARTZ, LLC	05/6/2015	Submitted	Smith, William BDA

Restore to Proposal

Tip: Save your work. Then go back into your **Applications** and change the status of your company to **Restore to Proposal**. This will allow you to re-upload the information into the proposal. By saving your work you can quickly move back to this step.

Step 6 – Documents

Upload the most recent company Quarterly Wage & Tax Report – Form UC018 and/or any other documentation needed to confirm employee status. Make sure all employees appear on the Wage & Tax and employee listing.

The screenshot shows the 'Document Uploads' section of the Meritus Group Application. A red box highlights the 'Upload Document' button. A red arrow points from the text in Step 6 to this button.

File Name	Type	Description	Submitted
UC-018-FT (2).doc	Tax & Wage	Bobrick 3rd Qtr Wage & Tax Report	10/01/2016 11:48

Step 7 – Benefits Summary

Choose **Submit** once you have reviewed the Applications Summary display, which shows all sections required to complete the application.

Check to make sure no more than three (3) plans are chosen.

Check to make sure no more than three (3) plans are chosen.

The screenshot shows the 'Benefits Summary' section of the Meritus Group Application. A red box highlights the 'Submit' button. A red arrow points from the text in Step 7 to this button.

Application Status

Section	Status
General Information	Completed
Enrollment	Completed
Contacts	Completed
Addresses	Completed
Employees	Completed

Selected Plans

Plan	Type	Estimated Total Monthly Premium	Employer Portion	Cost Per Employee
Meritus Silver Healthy - HMO	Medical	\$2,355.62	Subsidized: \$708 Priority: \$797	Click for Premium Breakdown
Meritus Silver Affordability Choice - PPO	Medical	\$2,317.20	Subsidized: \$759 Priority: \$781	Click for Premium Breakdown
Meritus Gold Healthy - HMO	Medical	\$3,087.74	Subsidized: \$973 Priority: \$1075	Click for Premium Breakdown

Service Area

Title	Client	Address	Zip
Address	Meritus Health Partners	930 Main St, Tempe, AZ	85284

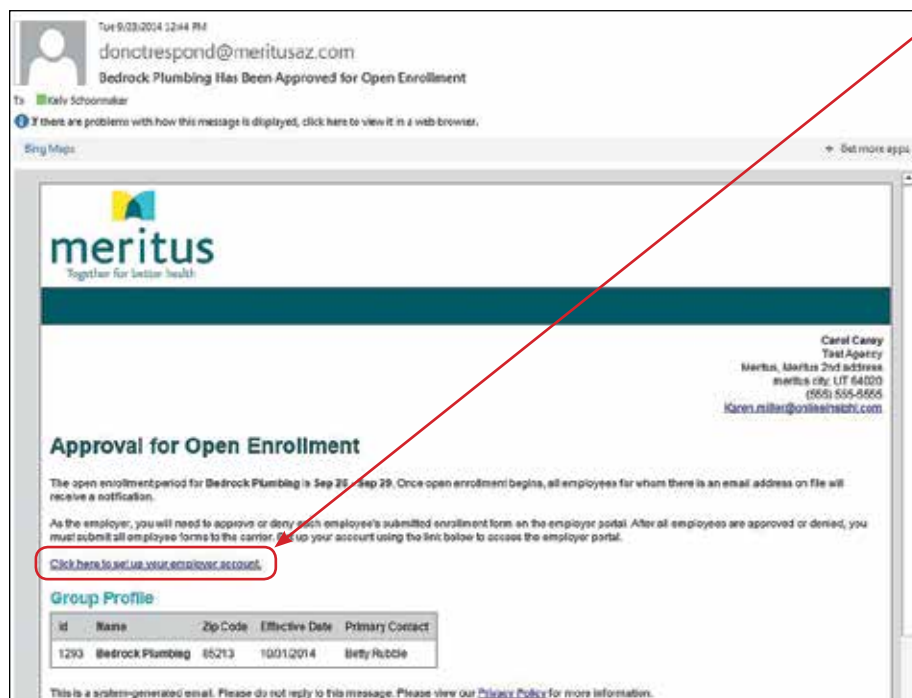
Ready to submit this application? Please review this application carefully. Immediately confirm the effective date, client, and selected plans. Check submitted. No further changes can be made to this group.

Submit

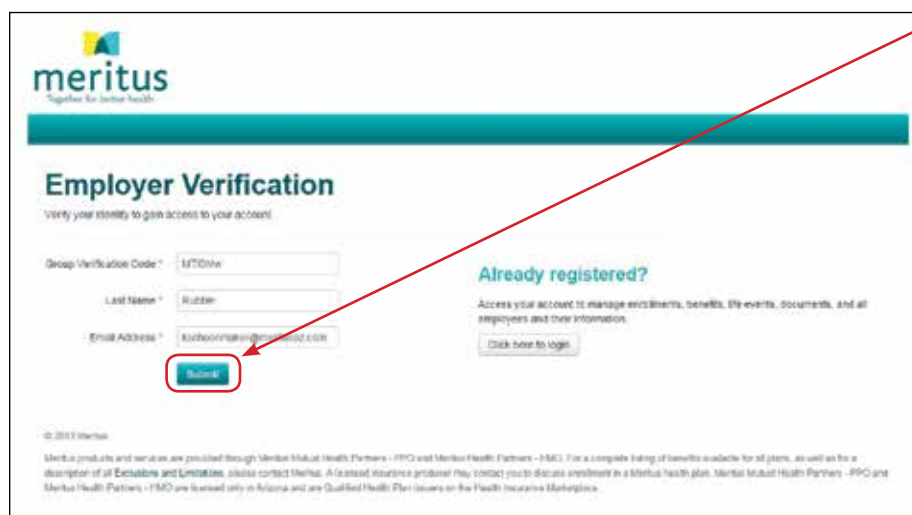


Meritus Approval

Meritus will review the group application to ensure eligibility criteria are met. Once the group is approved, the employer will receive an email to set up their employer account where they review and approve employee enrollments. A broker can also do this on behalf of the employer.



Click on the link to set up an **Employer Portal** account. The Employer Verification screen will launch for the Employer to verify their identity and move on to creating their portal.



At the close of open enrollment, once the employer has approved all employees, the employer or broker will submit the enrollments to Meritus and submit initial payment.

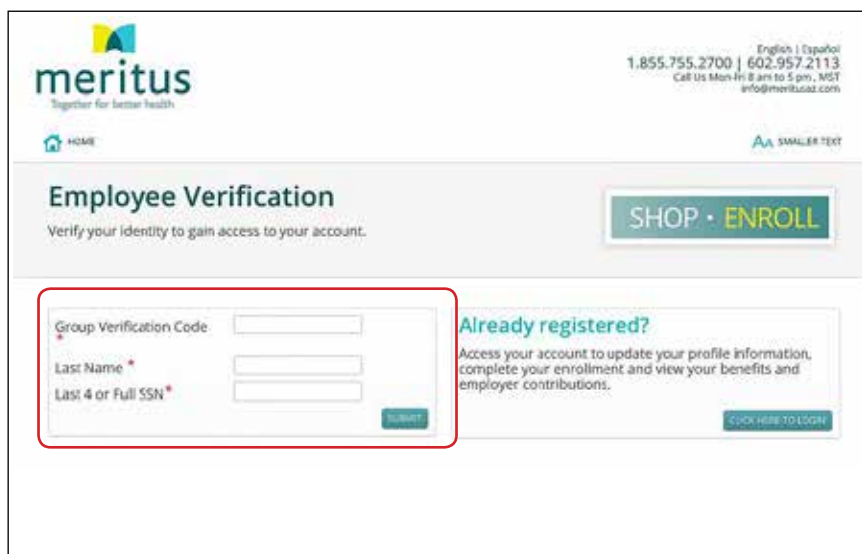
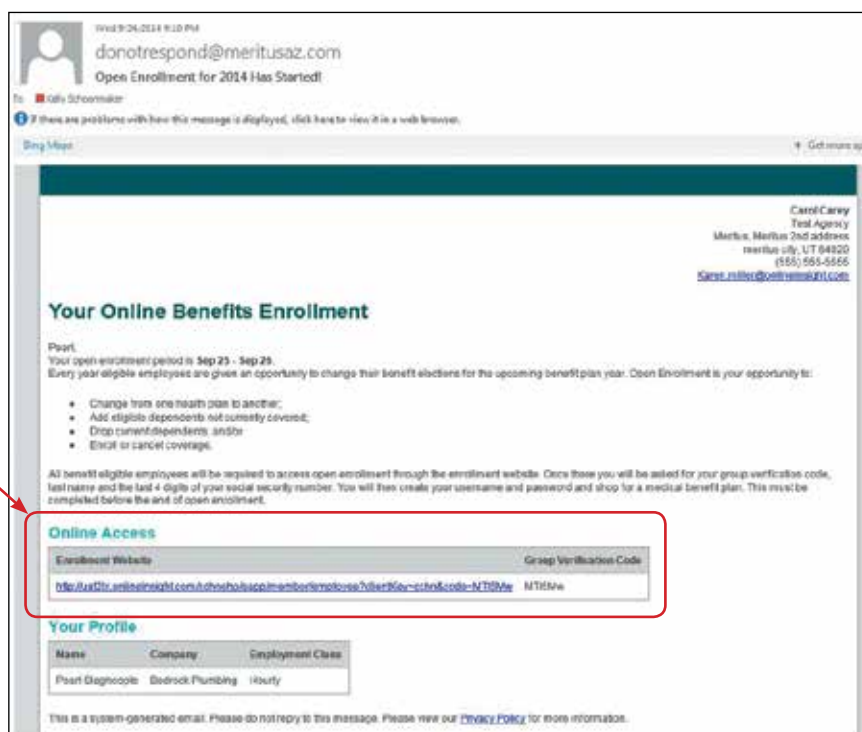


Employee Open Enrollment

Next Steps are for the Employees

Once your open enrollment period begins, you will receive an email notifying you that Open Enrollment has started. The email contains a link and an access code.

Click on the link in your email notification, the next screen asks employees to register. Once registered, the link can also be used to log back in.



2015MER0038

Once the employee fills in their last name and last four digits of their Social Security Number (SSN), they are taken to a registration screen.

Once registered, the employee is taken to their dashboard where they can make a plan selection and perform other tasks.

Dashboard

From the **Quick Links** box the employee can perform the following tasks:

- 1) **Account Setting** – update their password and security questions
- 2) **View Personal Data** – update name, address and phone number
- 3) **Upload a Document**
- 4) **Uniform Glossary of Terms**

From the **No Benefits Selected** box, the employee can select:

- 1) **Browse Plans** to view the plans their employer is offering
- 2) **Help Me Choose a Plan**
- 3) **I'm declining coverage**

The first time selecting either of these, the employee is asked to verify their personal information.

A confirmation box will appear asking you to verify personal information. You should add or delete any dependents at this time.

When **Browse Plans** is selected, the employee will see a list of plans to select from.

Plan Name	Meritus Silver Reliable - PPO	Meritus Gold Healthy - HMO	Meritus Gold Smart Choice - PPO HSA
Summary	<p>\$71.24 <small>Monthly Premium (est.)</small></p> <p>silver reliable</p> <p>This high deductible PPO plan has a \$5,500 annual deductible, a \$0 co-pay to visit a Primary Care Physician, a \$0 co-pay for generic maintenance drugs, and a \$0 co-pay for preventative care. Perfect for someone who wants flexibility and choice.</p> <p>Summary of Benefits & Coverage Provider Network Limitations & Exclusions Formulary</p> <p>Like</p> <p>Shop</p>	<p>\$86.02 <small>Monthly Premium (est.)</small></p> <p>gold healthy</p> <p>This HMO plan, part of the Meritus Healthy Together Family, features a low annual deductible of only \$800, a \$0 co-pay to visit a Primary Care Physician, a \$0 co-pay for generic maintenance drugs, and a \$0 co-pay for preventative care. Plan also includes acupuncture, massage therapy, chiropractic and a \$25-a-month gym membership reimbursement.</p> <p>Summary of Benefits & Coverage Provider Network Limitations & Exclusions Formulary</p> <p>Like</p> <p>Shop</p>	<p>\$92.58 <small>Monthly Premium (est.)</small></p> <p>gold smart choice</p> <p>A high-deductible PPO plan with 0% coinsurance after the deductible has been met. Perfect for someone who wants flexibility and choice for managing medical expenses. Savings for utilizing in-network providers. Preventative care is not subject to deductible and covered at a \$0 co-pay.</p> <p>Summary of Benefits & Coverage Provider Network Limitations & Exclusions Formulary</p> <p>Like</p> <p>Shop</p>
Financials	<p>\$71.24 <small>Monthly Premium (est.)</small></p>	<p>\$86.02 <small>Monthly Premium (est.)</small></p>	<p>\$92.58 <small>Monthly Premium (est.)</small></p>

Once the employee selects a plan, a confirmation screen appears and the employee can begin enrollment.

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800.633.7555 | 602.957.2113
Call Us Mon-Fri 8 am to 5 pm, EST
info@meritus.com

HOME MY DASHBOARD LOGOUT

VIEW LARGER TEXT VIEW US CHAT US

You

SHOP • ENROLL

Save for Later

Other Information | Coverage | Review

Full Name *

First * Last * Surname *

Personal Information

Age - Select only one

Other

Primary Care Physician Name

Preferred Communication Method

Phone Email Mail

Marital Status *

Single Married Divorced Widowed

For any person to be covered, and who may legally use tobacco under federal or state law, smoked or used any tobacco product on an average of four or more times per week within the past 6 months (do not include tobacco use for religious or ceremonial use)?

No

To correct address name as mailing? Yes No

COMPLETE THIS SECTION

The first screen asks for personal information.

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info@meritus.com

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Coverage Questions

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Save for Later

Other Information | Coverage | Review

Coverage

Will anyone be involved in other health coverage as of the effective date of this policy? *

Yes No

COMPLETE THIS SECTION

The second screen asks if the employee has any other coverage.

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800.633.7555 | 602.957.2113
Call Us Mon-Fri 8 am to 5 pm, EST
info@meritus.com

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VIEW LARGER TEXT VIEW US CHAT US

Review

Please review your information below and click the "Proceed to Signature" button.

SHOP • ENROLL

Save for Later

Other Information | Coverage | Review

Sections Completed

Other Information

Coverage

Meritus Gold Smart Choice - PPO HSA

\$370.31 / mo

Meritus Smart Choice Gold PPO is a perfect plan for someone who wants flexibility and choice for managing medical expenses.

Sub Total: \$370.31 / mo

Employer Contribution: \$277.73 / mo

Monthly Total: \$62.58 / mo

PROCEED TO ENROLL

The third screen requests confirmation of the employee's selection. If amendments are required, the employee can click on the tabs to go back.

The final screen asks for the employee's electronic signature.

On completion, the employee receives a screen confirmation and a confirmation email.

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HOME MY DASHBOARD LOGOUT

Bedrock Plumbing - Round 2
Logged in as: Pearl Slaghoople
1.855.755.2700 | 602.957.2113
Call Us Mon-Fri 8am to 5pm MST
info@meritus.com

LARGER TEXT HAVE US CALL YOU

Electronic Signature

SHOP • ENROLL

Applicant's Authorization and Representation - Read this section carefully, sign and date the application.

*Required Information

I hereby apply for coverage on the basis of the statements and answers to the questions herein. I hereby represent all answers to be true to the best of my knowledge and to accurately represent the health of those persons applying for coverage and waiving coverage. I understand that these statements, answers and subsequent information I provide are the basis for my coverage. Furthermore, I understand that this application must be updated by me to include any condition or disease which may occur between the date of my application and the Effective Date of Coverage. I UNDERSTAND THAT IF MY APPLICATION FOR NEW OR ADDITIONAL COVERAGE IS ACCEPTED, THAT APPLICABLE COVERAGE WILL NOT BE EFFECTIVE UNTIL AFTER I AM NOTIFIED OF THE EFFECTIVE DATE.

I hereby authorize Meritus Health Partners to obtain from providers of services and hospitals, including those providers with whom Meritus Health Partners contracts for services, the medical records, including those which relate to mental health and chemical dependency treatment, relating to me and my family members to the extent that those records are necessary for enrollment as well as for the administration of the Meritus Health Partner contract, including for purposes of claims payment, case management, fraud investigation and quality of care review. A photocopy of this authorization shall be as valid as the original and remains in effect as long as continuously insured by Meritus Health Partners or until revoked.

I UNDERSTAND THAT PROVIDING FALSE INFORMATION OR OMISSION OF RELEVANT INFORMATION TO MERITUS HEALTH PARTNERS IN THIS APPLICATION MAY RESULT IN THE DENIAL OF CLAIMS OR CANCELLATION OR RESCISSION OF COVERAGE.

E-Sign
To indicate approval of the information contained in this electronic message, type your name.

Enter your name *
Pearl Slaghoople

Signing on *
12/11/2014 14:02:12

BACK APPROVE

The Employee Enrollment is now complete!

Enrollment Complete!

Congratulations Pearl, you successfully enrolled in your employers benefit program. Your confirmation number is **00006005**.

Who's Covered

Name	DOB	Coverage
Pearl Slaghoople	11/30/1969	

What's Next

Your new plan cards will arrive in your mail box within 14 days.

My DASHBOARD >



Employer Review & Submit

ID#	First Name	Last Name	Birth Date	Email	Class	Premium	Status
00096	Wima	Antoine	01/01/1971	Yes	Subsid	\$811.32	Submitted
00000	Perry	Masonry	11/09/1975	Yes	Hourly	\$306.89	Submitted
00097	Betty	Rubio	06/17/1972	Yes	Subsid	\$509.94	Submitted
00099	Pearl	Sagacoe	11/09/1969	Yes	Hourly	\$384.00	Submitted
00098	AP	SAGE	11/09/1975	Yes	Hourly	\$384.00	Submitted

Once open enrollment has closed, the employer will need to go into their Employer Portal and ensure all employees have completed enrollment – whether they are enrolling or waiving coverage.

Name	Date Submitted
Antoine Wima	10/01/2014
Rubio, Betty	10/01/2014
SAGE, AP	10/01/2014
Sagacoe Pearl	10/01/2014
Masonry, Perry	10/01/2014

The employer will then need to **Approve** all of the employee enrollments. This can be done individually as employees complete the elections or all at one time.

Open Enrollment

Open Enrollment is closed. Please review all employee enrollments approving or denying each one. After all employees are approved or denied, submit the group using the Review Completed button. To ensure an effective date of 10/01/2014, the group must be submitted by 05/03/2014. Please note that you will be required to submit your broker payment before your enrollment is marked as reviewed.

Review Complete

Monthly Premium

- \$2,428.18 Total Monthly Premium
- \$927.89 Employee Portion
- \$1,711.18 Contribution

Enrollment Status

- 1 Employee(s) Completed
- 1 Pending Employer Approval
- 0 Employee(s) Need to Complete
- 0 Employee(s) Declined Coverage

Notices

- 1 Task(s) need your attention

When all the employees are approved, then the employer will click on the **Review Complete** button to submit the enrollment and move to the payment screen.

As the broker, you may also complete these tasks for your client.

Profile

- Bedrock Plumbing
- CI: 1293
- Policy #: 888
- Access Code:
- No Employees
- ZIP Code 85213
- Enrollment ended on September 28

Primary Contact

Betsy Runer
641 E. State Rock Drive,
Mesa, AZ 85213
(602) 615-5454
Email

Collect Payment

Submit your payment to complete your enrollment.

Coverage

Plan	Subscribers	Amount
Meritus Gold Healthy - HMO	3	\$1,452.30/mo
Meritus Silver Reliance - PPO	1	\$509.95/mo
Meritus Gold Smart Choice - PPO (HSA)	1	\$666.32/mo
		Monthly Total: \$2,628.57/mo

Payment Method

☒ Credit Card
 ☐ Prepaid Card
 ☐ Bank Account
 ☐ Mail

Payment Information

Card Type *
 -- Please Select --

Card Number * Expiration Date * Security Code *

For Visa and MasterCard, the Security Code is the last three digits in the signature area on the back of the card.

Billing Information

First Name * Last Name *
 Betty Riddle

It is best to pay the binder premium directly online at the time of enrollment. The employer can later choose to have billing statements mailed to them or emailed depending on how the employer would prefer to handle the future monthly premium payments.



Enrollment Complete

Wed 10/1/2014 3:38 PM
donotrespond@meritusaz.com
Group Enrollment for 2014 Submitted

Only Schoomaker | support@meritusaz.com

If there are problems with how this message is displayed, click here to view it in a web browser.

Suggested Meetings | Active Items | Get more apps

Group Enrollment for 2014 Submitted

Employee enrollment forms for Bedrock Plumbing were submitted on 9/28/2014.

If these were submitted after 09/30/2014, the coverage effective date of 10/01/2014 and rates cannot be guaranteed.

This is a system-generated email. Please do not reply to this message. Please view our [Privacy Policy](#) for more information.

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Generated: Oct 1, 2014 3:38 PM

The employee enrollment data will be transferred electronically to Meritus and uploaded into our enrollment system.



Welcome to Meritus

The screenshot shows the Meritus Group Dashboard. At the top, the Meritus logo is displayed with the tagline "Together for better health". Below the logo is a navigation bar with links for GROUP DASHBOARD, EMPLOYEES, TASKS, and PRODUCTS. The user is logged in as Betty Rubble. A notification banner at the top states: "Group Enrollment Planning Kit 2023 review complete! Notification sent to the agent and primary contact Betty Rubble (brubbe@meritusaz.com). Your employee consent form will be delivered to the membership team for processing." The main content area is divided into several sections:
1. **Profile**: Includes fields for ID (1292), Policy # (888), Access Code (MT18Mk), # of Employees (8), ZIP Code (85213), and Enrollment ended on September 26.
2. **What's Available**: A section titled "Use this tool to perform some of the following tasks:" with a list of actions: Submit a life event on behalf of your employee, Add a new employee and enroll them in a current coverage, Train employees, and Update your user settings.
3. **Primary Contact**: Lists Betty Rubble, 444 E. 18th Ave. Suite 200, Mesa, AZ 85213, (602) 955-0454, and an email field.
4. **Monthly Premium**: Shows \$2,638.18 Total Monthly Premium, \$927.88 Employee Portion, and \$1,710.29 Cost to Business.
5. **Enrollment Status**: A list of items with status icons: Employees Completed (green), Pending Employer Approval (orange), Employees Need to Complete (yellow), and Employees Declined Coverage (red).
6. **Notices**: A red icon indicates "Tasks need your attention".

The group is now active and coverage will begin on the selected effective date. ID cards and welcome packets will be sent to the employee addresses supplied with the enrollment information within 10 business days. The group policy number is displayed in the **Profile** box.

Welcome to Meritus!

ADDRESS
2005 West 14th Street
Suite 113
Tempe, Arizona 85281

WEBSITE
meritusaz.com

EMAIL
sales@meritusaz.com
groupquotes@meritusaz.com

PHONE
602-957-2113

TOLL FREE
855-755-2700

TTY
7.1.1

HOURS OF OPERATION
8 am to 5 pm (M-F)



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