

Small Employer Group Disclosure Form for Groups with 1 to 50 Employees

Wisconsin statutes require that the following information be disclosed by the insurer to prospective small groups (1 to 50 employees) prior to completing application for a policy of insurance:

1. The insurer's right to increase premium rates and the factors limiting the amount of increase.
 - Premium rates will not change more than 1time in a 12 month pe1iod unless otherwise requested by the employer group or the employer group has already been notified and set up to renew earlier than the 12 month period.
 - Upon 60 days prior written notice to the employer group.
2. The extent to which benefit design characteristics and case characteristics affect premium rates.
 - Premium differences due to benefit design variations and off-cycle benefit design changes will be consistently applied to all small groups during a specified time frame and shall be based on cost differences incurred for various benefit levels.
 - Case characteristics will apply to all small groups consistently and in a manner that is not discriminatory. Attention will be paid to group size and participation requirements being met.
3. The extent to which rating factors and changes in benefit design characteristics and case characteristics affect changes in premium rates.
 - Premium differences due to benefit design variations and off-cycle benefit design changes will be consistently applied to all small groups during a specified time frame and shall be based on cost differences incurred for various benefit levels.
 - Case characteristics will apply to all small groups consistently and in a manner that is not discriminatory. Attention will be paid to group size and participation requirements being met.
4. The small employer's renewability rights.

A policy is guaranteed renewable except for the following reasons:

 - Failure to pay premium when due
 - Fraud or misrepresentation
 - Substantial breaches of contractual duties, conditions, or warranties
 - The small employer is no longer actively engaged in a business enterprise
 - The number of individuals covered under the policy is less than the minimum number required by the policy
 - The insurer ceases to renew all policies issued to all small employers in a given class and does not establish any new class of business for 5 years, provided the insurer provides timely notice and applicable data to the Office of the Commissioner of Insurance and timely notice to affected small employers regarding its decision not to renew.

I certify that the above information was made available to the small employer prior to completing the application.

Agent Signature _____ Date _____

I acknowledge receipt of the above information.

Employer Group _____

Employer Signature/Title _____ Date _____

