

Small Group Level-Funded Snapshot

PPO Copay Plan Designs and CDHP (HSA Qualified) Plan Designs

ADMINISTRATION

Level-funded plan designs for groups with 5 or more enrolled employees

- Individual applications are required for employers with fewer than 35 enrolling employees
- Simplified underwriting (no applications required) is available for employers with 35 or more enrolling employees

Groups may offer up to 4 plan options with a minimum enrollment of one employee on each plan option.

Participation Requirements:

- **For employer size 5-50:** 75% of eligible employees minus valid waivers
- **For employer size 51+:** 50% of eligible employees minus valid waivers

Valid waivers include:

- Individual Coverage
- Individual Exchange
- Medicaid
- Medicare
- Spouse's Employer Sponsored Coverage
- Veteran Coverage
- **Note:** Additional fees may apply for groups not meeting 75% participation

No more than 20% of employees enrolling for coverage may be on COBRA at time of application. Domestic partner coverage is accepted. No minimum employer contribution required.

STOP-LOSS INSURANCE

Surplus option:

- Traditional Cash Surplus

Specific stop loss limits to meet every employer's needs:

- Available amounts of \$10k, \$15k, \$20k, \$25k, \$30k, \$35k, \$40k, \$45k, \$50k and \$75k
- Currently not available for non-ERISA employers
- Late enrollees are not eligible for coverage until annual enrollment period

For questions or additional information, contact an OhioHealthy representative or email SGSales@OhioHealthyPlans.com

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