



## **ELIGIBILITY INFORMATION FOR BUSINESSES WITH 2 OR MORE EMPLOYEES**

### **RATES**

Final rates will be offered after HMAA's Underwriting Department has reviewed your business application and member enrollment applications. Underwriting will be based on factors that include, but are not limited to, demographics, historical experience, medical conditions, and medical cost trends.

Final rates will be generated through the 5<sup>th</sup> of every month in which coverage is to take effect.

### **BUSINESS ELIGIBILITY CRITERIA**

In order to qualify for this plan, your business must meet all of the following criteria:

- Operate in Hawaii with 2 or more employees who are not husband/wife nor parent/child
- Meet all federal and state employer requirements
- Have obtained a General Excise Tax License, Federal ID number, and Hawaii Department of Labor number
- Pay W-2 wages to employees and deduct FICA taxes from those wages
- Retain a copy of Department of Labor HC-5 Waiver Forms for all eligible employees waiving employer-sponsored health coverage. This form must be completed each calendar year.

### **EMPLOYEE ELIGIBILITY CRITERIA**

In order to qualify for this plan, your employees must meet all of the following criteria:

- Actively working 20 or more hours each week for at least four (4) consecutive weeks and continue to work 20 or more hours each week
- Earn at least 86.67 times the minimum hourly wage per month
- Receive regular monthly W-2 wages as statutory employees
- Be full-time residents of Hawaii

### **HMAA PARTICIPATION REQUIREMENTS**

- HMAA does not co-exist with any other Preferred Provider Organization (PPO) plans in Hawaii
- HMAA does co-exist with Health Maintenance Organization (HMO) plans in Hawaii as follows:
  - Fewer than 5 eligible employees: 100% participation with HMAA required
  - 5 or more eligible employees: 50% participation with HMAA and a minimum of 4 employees required

In order to expedite the underwriting and enrollment process, please make sure that your eligible employees and any dependents answer **all questions on the member enrollment application completely**. The applications must be submitted to HMAA and all final documents collected and approved by the 10<sup>th</sup> of the month in order for coverage to begin retroactive to the first of that month.

**Please do not cancel any existing coverage until underwriting has been completed, and you have accepted the rates.**

If you have any questions, please contact our Sales Support Department at 591-0088, toll-free at (800) 621-6998 ext. 301, or via e-mail at SalesSupport@hmaa.com.

Thank you again for your interest in HMAA!