Plan Requirements

1) If a small group employer chooses a Connect Plan, the employer must also choose at least one Signature plan - Total Enhanced, Total, Balance, Standard or HSA health plan - to ensure any current or future out of area employees receive sufficient access to in-network coverage.

Multiple Plan Option Requirements

1) Available for all small employers.
2) The employer must contribute a minimum of 50% of the employee only rate of the lowest premium plan chosen. If a dollar amount contribution is chosen, the amount must at least equal 50% of the employee only rate of the lowest premium plan chosen.
3) A small employer with 1-4 benefit eligible employees may choose up to two small group plans. A small employer with 5 or more benefit eligible employees may choose up to three small group plans.
4) There is no minimum enrollment required for the plans chosen.
5) There are no restrictions on plan pairings.

Additional Underwriting Requirements

1) An eligible employer is one that employed an average of at least one but not more than 50 employees on business days during the preceding calendar year, the majority of whom are employed within the state and employs at least one eligible employee on the effective date of coverage.
2) At least one common-law-employee must be offered benefits.
3) The employer must be located in the Providence Health Plan Oregon service area.
4) The employer must have at least 51% of enrolling employees working or residing in the Signature service area (PHP OR service area plus Clark, Klickitat and Skamania counties in WA).
4) Connect products are only available to employers located in Clackamas, Multnomah and Washington counties. Employees who enroll on these plans must work or reside in these same counties.
5) Products are offered on a sole carrier basis.
6) An eligible employee is an employee who works on a regularly scheduled basis with a normal work week of 30 or more hours per week. The employer may determine hours worked for benefit eligibility between 17.5 and 40 hours per week.
7) 75% of benefit eligible employees must enroll or show proof of other valid coverage. There is no minimum participation requirement for dependents.
8) Valid waivers include those waiving for other group or individual coverage. Waivers for other types of coverage are subject to underwriting review.
9) The employer must contribute at least 50% of the employee only rate.
10) Employee only contracts are available.
11) The employer must select a probationary period of: date of hire; 90 days; first of the month following date of hire, 30 days or 60 days.
12) Dependents are eligible for coverage up to age 26.
13) If an employer offers different benefits to different classes of employees, all other contract provisions such as contribution, probationary period and hourly requirements must be the same for all employees, regardless of class.
14) Premium is due on or before the first of the month for which coverage is provided. Payment at time of enrollment does not constitute coverage without UW approval.

Open Enrollment Period
1) For any group that cannot meet the participation and contribution requirements, application for coverage is restricted to an Open Enrollment period that occurs November 15 through December 15 each year.

Dental Guidelines
1) Dental enrollment and eligibility must match medical enrollment.
2) Providence dental plans are only offered on a sole carrier basis and cannot be offered to a group with another dental carrier in place.
3) Employer can only choose one Providence dental plan.
4) Dental can only be purchased in conjunction with a medical plan through Providence.