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, Canopy 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 Oregon Small Group employer is an employer having an average of at least one but not more than a combined total of 50 full-time (FT) and full time equivalent (FTE) employees during the preceding calendar year and who employs at least one benefit eligible employee on the first day of the plan year.
2) At least one common-law-employee that is enrolled in the plan, and offers the group health benefit plan to all full time employees.
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).
5) Connect products are only available to employers located in Clackamas, Multnomah, Hood River, Yamhill (zip code 97132 only) and Washington counties. Employees who enroll on these plans must work or reside in these same counties.
6) Products are offered on a sole carrier basis.
7) The employer may determine hours worked for benefit eligibility between 17.5 and 40 hours per week.
8) 75% of benefit eligible employees must enroll or show proof of other valid coverage. There is no minimum participation requirement for dependents.
9) Valid waivers include those waiving for other group or individual coverage. Waivers for other types of coverage are subject to underwriting review.
10) The employer must contribute a minimum of 50% to the employee only rate of the least expensive plan offered to employees.
11) Employee only contracts are available.
12) The employer must elect a probationary period from the following: Date of hire or first of the month following date of hire; 90 days (upon completion of the probationary period- 91st day); 30-60 days (upon completion of the probationary period or first of the month)
13) Dependents are eligible for coverage up to age 26.
14) 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.

15) 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) If an employer does not meet the minimum contribution requirement, they may only enroll during the period of November 15th through December 15th, for a January 1st effective date.

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.