

Inshore Benefits

Employer Application — Dental & Vision



Requested Effective Date:

FOR OFFICE USE ONLY
Division #:

1. EMPLOYER INFORMATION

Preferred Company Name or DBA:		
Company Tax ID:	SIC Code*:	*(Required for dental coverage)
Physical Address:		
City:	State:	Zip Code:
Mailing Address (if different):		
City:	State:	Zip Code:
Group Administrator:	Phone:	Email:

2. GROUP ELIGIBILITY INFORMATION

Total # of Employees :	Total # of Eligible Employees :	Total # of Enrolling Employees :
New hire waiting period is first of the month following: <input type="checkbox"/> Date of Hire <input type="checkbox"/> 30 Days <input type="checkbox"/> 60 Days <input type="checkbox"/> 90 Days		
Is your group currently subject to: <input type="checkbox"/> Federal COBRA (Employed 20+ eligible employees on at least 50% of its working days in the previous calendar year*) <input type="checkbox"/> State COBRA (If so, please indicate state: _____*)		
*Check with your State Department of Labor for local eligibility rules or visit www.DOL.gov for more COBRA eligibility information.		

3. INVOICE & PAYMENT PREFERENCES

Invoice Delivery via: <input type="checkbox"/> Mail <input type="checkbox"/> Email to _____ or <input type="checkbox"/> Same email as Group Administrator in Section 1
Payment Mode: <input type="checkbox"/> Check <input type="checkbox"/> ACH Draft (ACH Authorization Form attached)
Payment Terms: Initial payment is required with application. Please make check payable to Pathian Administrators . This is a prepaid plan and monthly payments are due no later than the first day of the coverage month. Late fees will apply if not paid by the 15th of month due. If not paid by the last day of the month, group is subject to cancellation and subsequent reinstatement fee of \$25.00.
Monthly Administration Fee: \$15.00 administration fee will apply to invoice each month _____ Initial for acknowledgment of fees and terms

4. EMPLOYER SIGNATURE

Participation Agreement: We, the undersigned group, understand that we are applying for membership in the Inshore Benefits Trust ("Trust"). Ameritas, Delta Dental, Humana, and Vision Service Plan ("VSP") has issued a master policy to the Trust which provides dental and/or vision benefits to employer groups and their eligible employees and dependents. We certify that all information provided with respect to the company and its employees/members is accurate and complete. If not complete, Ameritas, Delta Dental, Humana, VSP and/or Pathian reserve the right to reject this application.

We, the undersigned group, understand that we have an obligation to ensure that all persons offered benefits meet eligibility requirements and that coverage is offered to every eligible person. We understand that we will be liable for any claims incurred during any period in which we do not meet the participation and eligibility maintenance requirements. We understand that VSP and/or Pathian will rely on the representations contained in this document and any others, such as applications, which we provide in determining whether they will accept us as an eligible group.

It is understood that coverage for any benefits shall not commence until a completed Employer Application has been approved by Ameritas, Delta Dental, Humana, VSP, and/or Pathian, its authorized agents, or representatives; the first month's premium for the purchased benefit plan(s) has been paid; all completed employee applications have been submitted; and notice of said approval has been transmitted in writing. We certify that the answers on any and all applications are true and understand that coverage may be rescinded should it be determined at a future date that there are misstatements in the applications.


Some of the contracts Ameritas, Delta Dental, Humana, and VSP hold with Warner Pacific Insurance Services ("Warner Pacific") provide for payment of incentives, compensation, excess surplus and bonuses ("compensation"). In the sole and exclusive discretion of Warner Pacific, such compensation may be retained by Warner Pacific or distributed to other parties. Such compensation will not be returned to you as the employer/plan sponsor. Any benefits claims submitted under your policy/certificate will be paid without regard to such compensation.


Arbitration Agreement: We understand that any dispute between us and Ameritas, Delta Dental, Humana, VSP, Warner Pacific and/or Pathian must be resolved through binding arbitration if the amount in dispute exceeds the jurisdictional limit of the Small Claims Court and not by lawsuit or court process, except as California provides for judicial review of arbitration proceedings.

I certify that all of the information provided in this document is accurate to the best of my knowledge as of the date signed.

I also understand that the current rates are guaranteed from January through December. These plans renew every January 1st regardless of the original effective date. A \$15.00 administration fee will apply to invoice each month.

Signature of Company Officer:	Title:
Name (print):	Date:

5. VISION COVERAGE SELECTION				
EMPLOYER SPONSORED VISION SERVICE PLAN				
Rates Effective January 1, 2020 through December 31, 2020				
Choose ONE Plan	Plan Name	Employee Only	EE + 1 or Employee + Children	EE + Family
<input type="checkbox"/> Plan # 0080	Choice A \$0 12/24/24	\$7.93	\$13.03	\$20.97
<input type="checkbox"/> Plan # 0081	Choice B \$0 12/12/24	\$11.12	\$16.92	\$27.28
<input type="checkbox"/> Plan # 0066	Signature A \$25 12/24/24	\$8.68	\$13.18	\$21.28
<input type="checkbox"/> Plan # 0002	Signature B \$25 12/12/24	\$10.86	\$16.52	\$26.61
<input type="checkbox"/> Plan # 0069	Signature C \$25 12/12/12	\$13.27	\$20.18	\$32.50
<input type="checkbox"/> Plan # 0067	Signature A \$10 12/24/24	\$11.03	\$16.55	\$26.67
<input type="checkbox"/> Plan # 0001	Signature B \$10 12/12/24	\$13.75	\$20.68	\$33.32
<input type="checkbox"/> Plan # 0068	Signature C \$10 12/12/12	\$16.79	\$25.24	\$40.65
Employer Sponsored VSP Participation Requirements: Minimum of 3 enrolled employees at all times.	The employer must choose one of the following participation options: <input type="checkbox"/> Option 1 — VSP participation and contribution matches employer-sponsored medical plan participation exactly <input type="checkbox"/> Option 2 — VSP participation and contribution matches employer-sponsored dental plan participation exactly <input type="checkbox"/> Option 3 — VSP participation is 100% employer paid, and all eligible employees and all eligible dependents are enrolled <input type="checkbox"/> Option 4 — VSP participation is 100% employer paid and all eligible employees and no dependents are enrolled			

VOLUNTARY VISION SERVICE PLAN				
Rates Effective January 1, 2019 through December 31, 2019				
Choose ONE Plan	Plan Name	Employee Only	EE + 1 or Employee + Children	EE + Family
<input type="checkbox"/> Plan # 0009	Choice A \$15/\$30 12/24/24	\$8.55	\$13.34	\$20.87
<input type="checkbox"/> Plan # 0010	Choice B \$15/\$30 12/12/24	\$11.36	\$17.91	\$28.28
<input type="checkbox"/> Plan # 0025	Signature C \$15/\$30 12/12/12	\$17.32	\$27.24	\$42.94
Voluntary VSP Participation Requirements: Minimum of 1 enrolled employee at all times. Employer contribution can be 0% to 100%.				

All VSP plans are only available to groups headquartered in one of the following states: CA, CO, GA, IA, IL, IN, KS, MI, MN, MO, NC, NJ, NV, OH, OK, SC, TN, TX, and WV. Employees can live in any state, excluding FL.

ALL VISION ELIGIBILITY: Eligible employees must enroll at initial enrollment, or within 30 days of a Qualifying Event. Eligible employees declining dependent coverage **cannot enroll their dependents at a later time** unless the dependents show proof of loss of prior coverage. An eligible dependent is an employee's spouse/domestic partner and any child of the enrolled applicant or spouse/domestic partner who is under age 26. It is the employee's responsibility to inform the group administrator of any change in status of his/her dependents. Dependent children may remain on this plan to age 26. Florida residents do not qualify.

6. DENTAL COVERAGE SELECTION

VOLUNTARY AMERITAS DENTAL



Rates Effective January 1, 2020 through December 31, 2020

Choose Plan Option(s)	Plan Name	Employee Only	EE + 1 Dependent	EE + 2 or more Dependents
<input type="checkbox"/> Plan #1	PPO \$1,000	\$33.73	\$60.71	\$93.54
<input type="checkbox"/> Plan #2	PPO \$1,250	\$48.29	\$89.40	\$147.81

Voluntary Ameritas Dental Participation Requirements: Minimum of 1 enrolled employee at all times. Employer contribution can be 0% to 100%.

These Ameritas Dental plans are available to groups headquartered in AZ, CA, NV, and UT. Employees can reside in any state, excluding FL.

VOLUNTARY DELTA DENTAL



Rates Effective January 1, 2020 through December 31, 2020

Choose ONE PPO Plan (Dual-Option HMO Available*)	Plan Name	Employee Only	EE + 1 Dependent	EE + 2 or more Dependents
<input type="checkbox"/> Plan # 465 H	PPO 100/80/50 \$1000 w/Ortho	\$45.39	\$85.39	\$147.86
<input type="checkbox"/> Plan # 465 G	PPO 100/80/50 \$1500	\$53.05	\$96.83	\$147.50
<input type="checkbox"/> Plan # 465 J	PPO 100/80/50 \$2000	\$58.21	\$106.38	\$162.11
<input type="checkbox"/> Plan # 71989-12A	DeltaCare HMO Region 1 & 2 [†]	\$24.99	\$40.31	\$58.93
<input type="checkbox"/> Plan # 71989-12A	DeltaCare HMO Region 3 [†]	\$25.59	\$41.31	\$60.36
<input type="checkbox"/> Plan # 71989-12A	DeltaCare HMO Region 4 [†]	\$26.13	\$42.22	\$61.72
<input type="checkbox"/> Plan # 71989-12A	DeltaCare HMO Region 5 [†]	\$50.85	\$82.95	\$122.02

Voluntary Delta Dental Participation Requirements:
Minimum of 3 enrolled employees in each chosen plan at all times.
* Dual-Option HMO must have minimum of 3 enrolled in PPO and 3 enrolled in HMO.
Employer contribution can be 0% to 100%.

[†] DeltaCare HMO Regions are based on the Employer's zip code and corresponding county:
Region 1 & 2 — Los Angeles and Orange counties
Region 3 — Alameda, Contra Costa, Fresno, Kern, Mariposa, Riverside, San Bernardino, San Diego, San Francisco, San Mateo, Santa Clara and Ventura counties
Region 4 — Alpine, Amador, Calaveras, Colusa, El Dorado, Imperial, Inyo, Kings Madera, Marin, Merced, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, San Luis Obispo, Santa Barbara, Sierra, Solano, Stanislaus, Tuolumne, Tulare and Yolo counties
Region 5 — Butte, Del Norte, Glenn, Humboldt, Lake Lassen, Mendocino, Modoc, Mono, San Benito, Santa Cruz, Shasta, Siskiyou, Sutter, Tehama, Trinity, Yuba counties

These Delta Dental plans are available to groups headquartered in CA. Employees enrolled in PPO can reside in any state, excluding FL.

VOLUNTARY HUMANA DENTAL



Rates Effective January 1, 2020 through December 31, 2020

Choose Plan Option(s)	Plan Name	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<input type="checkbox"/> Plan # 03CA3V0614	PPO 14 Preventive Plus 100/80/0 \$1,000 P/E/M INFS	\$33.60	\$73.41	\$69.53	\$116.96
<input type="checkbox"/> Plan # 03CA3V0586	PPO 14 Traditional Preferred 100/80/50 \$1,500 P/E/B INFS	\$65.57	\$146.60	\$101.87	\$184.12
<input type="checkbox"/> Plan # 03CA3V0619	PPO 14 100/100/60 100/80/50 Unlimited P/E/B INFS	\$73.07	\$168.12	\$114.19	\$208.53
<input type="checkbox"/> Plan # 03LD3V0002	CA Liberty LS200 DHMO (CA residents only)	\$16.93	\$36.75	\$31.18	\$51.61

Voluntary Humana Dental Participation Requirements: Minimum of 2 enrolled employees at all times. Employer contribution can be 0% to 100%.

These Humana Dental plans are available to groups with 2+ employees headquartered in CA. Employees can reside in any state for PPO products, excluding FL.

For all dental plans, certain industries are ineligible to purchase these plans: Associations and Trusts * (except #8661) 8600-8699; Beauty & Barber Shops 7231-7241; Dentist offices, Dentist Labs and Medical Labs 8021, 8071, 8072; Employment Agencies 7361-7363; International Affairs 9721; Misc. Business Services 7389; Misc. Services not elsewhere classified 8999; Partnerships No SIC; Private Households 8811; Religious Organizations (except Churches #8661) No SIC; Seasonal Employees (Christmas/Part-time help) No SIC; and Seasonal Employees (Agriculture) 0761-0783. * Management and the Administrative staff of associations and trusts are eligible.

Phone: (800) 801-2300 | Fax: (818) 351-8184 | Email: service@inshorebenefits.com | Website: inshorebenefits.com



6. DENTAL COVERAGE SELECTION <i>(continued)</i>	
Waiving Dental Waiting Periods	
Dental plans have a 12-month major service waiting period for services. This may be waived if proof of 12 months of continuous prior coverage is included with this application. Please provide a copy of your dental ID card with this application.	
If enrolling in a dental plan, has your group had prior dental coverage for the past twelve months? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Who is your current dental carrier?	Date of Coverage From: ____/____/____ To: ____/____/____
<input type="checkbox"/> I have included a copy of my group's prior carrier dental invoice to be considered to have the 12-month major service waiting period waived at initial enrollment for all enrollees. Please Note: future new hires and dependents will be subject to the 12-month major service waiting period.	

7. AGENT INFORMATION		
Agent Name:		Inshore Agent ID #:
License #:	State Issued:	Expiration (MM/YY):
Mailing Address:		
City:	State:	Zip Code:
Agency Name:		
Agency Mailing Address (if different):		
City:	State:	Zip Code:
Email:	Phone:	Fax:
Agent's Certification: I hereby certify that I am not aware of any information that has been withheld from this application by the client and which may have bearing on this risk. I hereby certify that I have advised the client not to terminate any existing coverage until they have received written notification from Warner Pacific Insurance Services and/or Pathian that the coverage being requested by this application is accepted. Upon first submission, the agent or agency must provide copy of current Producer License and a completed W-9.		
Agent Signature:		Date:
Agent Name (Print):		