



PLEASE NOTE: This checklist is provided as a guide. The carrier may require additional items and documentation. Please refer to the carrier's underwriting guidelines for a complete list of requirements. Please use the latest version of forms.

Our goal is to process your new group enrollment easily and efficiently in order to provide you and your client with a quick approval. The following list outlines the health plan's case submission requests:

- ☐ California Business Enrollment Form
- ☐ California Employee Enrollment application(s)
- ☐ Employee Waiver Form(s) and applicable waiver documentation
- ☐ DE9C unless there are seven (7) or more eligible enrolling employees with Cigna+Oscar
- ☐ Business Entity Document such as one issued by the Secretary of State
- ☐ ACH Authorization Form
- ☐ Tax documents (listed on the following page)

In order to verify eligibility, Cigna+Oscar's underwriting team may request additional documentation above and beyond what is listed on the following page.

Keep in mind that the group's coverage will not begin until the application has been approved by Cigna+Oscar's Eligibility Team and payment has been received. Cigna+Oscar may request additional documentation, including payroll records and employee wage and tax filings, to determine a group's eligibility. Check payments may take up to 10 days to process.

Please note: Any eligible employee or dependent enrolled in Cigna+Oscar small group health coverage may not also be enrolled under an individual policy. The applicant must elect one or the other policy to avoid duplication of coverage.

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After approval, prior carrier termination letter must be submitted by the employer or broker.

Additional Required Enrollment Documents by Group Type

Type of business	Documents required
Sole Proprietorship*	One of the following: <ul style="list-style-type: none"> • IRS Schedule C and 1040 Form (If owner is not listed on DE9C) • IRS Schedule F and 1040 Form for Farms
Corporation	California Secretary of State active web confirmation, and one of the following: <ul style="list-style-type: none"> • Owner Affidavit • If owners not listed on DE9C, IRS Schedule K-1 (Form 1120-S) - include all K-1's totaling 100% ownership, IRS Form 1120 (pages 1-2) , IRS Form 1125-E or IRS Schedule G or a W-2 • Additional proof of income for owner may be required if tax filings are not available due to length of time in business. <p>Corporations established out of state will also need to provide a Certificate of Qualification or Statement by Foreign Corporation in addition to the above documentation.</p>
Partnership/Limited Liability Partnership (LLP)	If owners not listed on DE9C, recent IRS Schedule K-1 (Form 1065) - include all K-1's totaling 100% ownership, or Partnership Agreement & Tax ID Appointment Letter or W-2 Partnerships or LLPS established out of state will also need to provide a Certificate of Qualification or Statement by Foreign Partnership in addition to the above documentation.
Limited Liability Company (LLC)	<ul style="list-style-type: none"> • Statement of Organization with Operating Agreement • If owners not listed on DE9C, recent K-1 or other applicable tax filing document or W-2
Non-Profit Company	<ul style="list-style-type: none"> • Most recent Quarterly Federal Tax Return (IRS Form 941), current payroll report, and one of the following: <ul style="list-style-type: none"> -IRS letter 501c3 -IRS application for exempt status -California Secretary of State active web confirmation -National Federal Credit Union active web confirmation
Group who filed a consolidated tax return as an affiliated group	<ul style="list-style-type: none"> • IRS Form 851, or a letter from a CPA
Churches	<ul style="list-style-type: none"> • IRS Form 941 • Payroll records from the prior four (4) weeks
Seasonal industries	<ul style="list-style-type: none"> • Prior four (4) DE 9C reports
Spinoffs	Four (4) weeks of payroll or DE 9C, and relevant employer documentation listed above depending on type of group
Startups	At least two (2) weeks of payroll prior to the effective date or DE9C, and relevant employer documentation listed above depending on type of group

Type of enrollee	Tax documents required
New Hires not appearing on the most recent DE9C	Most recent four (4) week payroll report and dates of hire for all New Hire employees
COBRA/Cal-COBRA Coverage Enrollees	Most recent DE 9C Form on which employees appeared, or bill from group's prior carrier listing COBRA/Cal-COBRA enrollees