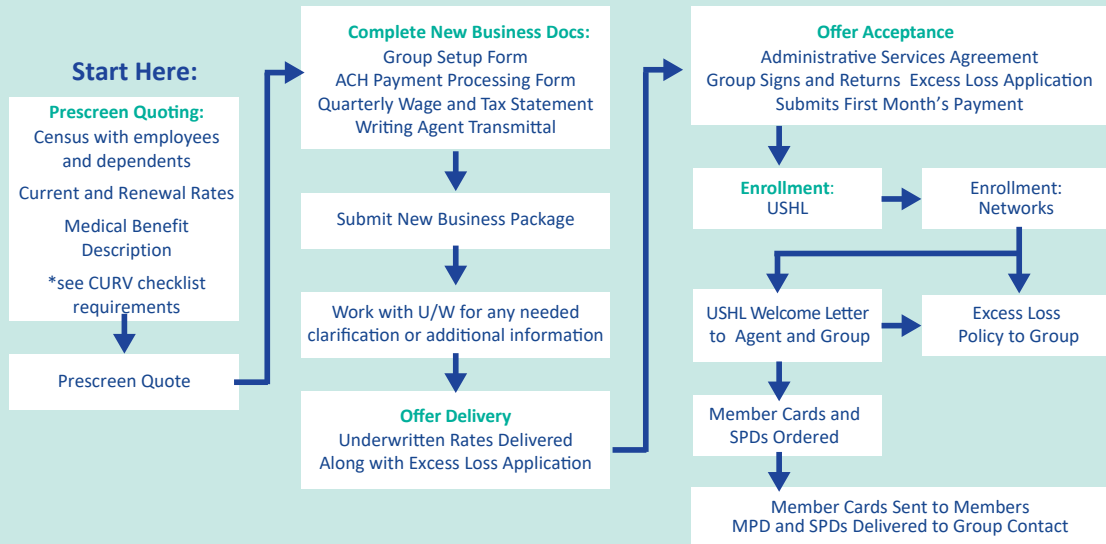


# SafeGuard<sup>®</sup>

## CURV Underwriting for 10-100 Lives

The SafeGuard new business process takes a group from initial baseline quoting to final underwritten rates and census only member enrollment. This process, as detailed below, takes approximately two weeks from start to finish.

### SafeGuard New Business CURV Process - No Medical Applications



### Instructions for new groups.

- To obtain a firm rate quote submit a group census, current and renewal rates, medical benefit description to [Prescreens@ushealthandlife.com](mailto:Prescreens@ushealthandlife.com)

Census must include:

- Company Name and Address
- SIC Code (or nature of business)
- Employee Roster:
  - + Name (First and Last)
  - + Date of Birth
  - + Gender
  - + Designation as employee or dependent
  - + Residential Zip Code
- Desired Effective Date

*The census template can be provided by request.*

*Allow 48 - 72 hours for firm rate quote delivery. Group must meet eligibility and participation requirements.*

CURV rates (based on medical conditions in the group) will match final rates assuming no relevant group information changes during new business review— i.e. census, medical conditions, contract types and company information. To proceed to new business processing, the group must complete a SafeGuard Employer Disclosure, Group Setup Form and ACH Payment Processing Form (optional)\*\*\*, and submit a copy of the most recent quarterly wage and tax report and waiver forms for those do not elect medical coverage.

Once the new business package has been processed, USHL Underwriting will deliver to the group a SafeGuard proposal, which includes final rates and the USHL Excess Loss Insurance contract, which must be signed and returned along with a binder check or wire transfer for the first month's payment. Payment for subsequent months will occur via ACH payment processing.

Upon receipt of the signed contract and binder check or wire transfer, USHL and network enrollment is completed; welcome letters, ID cards, Master Plan Document and member copies of the Summary Plan Description go out to the group contact, along with the Excess Loss Insurance Policy.