

**UnitedHealthcare of Wisconsin, Inc. / United HealthCare Insurance Company**  
Small Employer Group Disclosure Form  
For Groups with 2 to 50 Eligible Employees

Wisconsin statutes require that the following information be disclosed by the insurer to prospective small groups (2 to 50 eligible employees) prior to completing application for a policy of insurance:

- 1. The insurer's right to increase premium rates and the factors limiting the amount of increase.**
  - Premium rates will not change more than 1 time in a 12 month period unless otherwise requested by the employer group or the employer group has already been notified and set up to renew earlier than the 12 month period.
  - For policies issued on or after 8/15/94, rates for a small employer group will remain within 30% of the midpoint for policies issued to all small employers with similar case and benefit design characteristics for the time period for which the midpoint rate is computed.
  - For policies issued on or after 8/15/94, the percentage increase in premium rates shall not exceed the sum of:  
A) the percent change in the new business premium rate for a given class to the renewal premium base rate,  
B) an adjustment not in excess of 15% per year for claims experience and health status, and C) an adjustment for a change in the small employer's case characteristics or in benefit design characteristics.
  - Upon 60 days prior written notice to the employer group.
  
- 2. The extent to which benefit design characteristics and case characteristics affect premium rates.**
  - Premium differences due to benefit design variations and off-cycle benefit design changes will be consistently applied to all small groups during a specified time frame and shall be based on cost differences incurred for various benefit levels.
  - Case characteristics will apply to all small groups consistently and in a manner that is not discriminatory. Attention will be paid to group size and participation requirements being met.
  
- 3. The extent to which rating factors and changes in benefit design characteristics and case characteristics affect changes in premium rates.**
  - Premium differences due to benefit design variations and off-cycle benefit design changes will be consistently applied to all small groups during a specified time frame and shall be based on cost differences incurred for various benefit levels.
  - Case characteristics will apply to all small groups consistently and in a manner that is not discriminatory. Attention will be paid to group size and participation requirements being met.
  
- 4. The small employer's renewability rights.**

A policy is guaranteed renewable except for the following reasons:

  - failure to pay premium when due
  - fraud or misrepresentation
  - substantial breaches of contractual duties, conditions, or warranties
  - the small employer is no longer actively engaged in a business enterprise
  - the number of individuals covered under the policy is less than the minimum number required by the policy
  - the insurer ceases to renew all policies issued to all small employers in a given class and does not establish any new class of business for 5 years, provided the insurer provides timely notice and applicable data to the Office of the Commissioner of Insurance and timely notice to affected small employers regarding its decision not to renew.

*I certify that the above information was made available to the small employer prior to completing the application.*

\_\_\_\_\_  
Agent Signature

\_\_\_\_\_  
Date

*I acknowledge receipt of the above information.*

\_\_\_\_\_  
Employer Group

\_\_\_\_\_  
Employer Signature/Title

\_\_\_\_\_  
Date