



Underwriting Guidelines

Standard Security Life Insurance Company of New York

Employer Paid Rates

Applies when the policyholder pays 50% or more of the employee only premium

Voluntary Rates

Applies when the policyholder pays less than 50% of the employee only premium

A minimum 5 participants is required to form a group.

The percentage of eligible participants required breaks down as follows:

Total Number of Eligibles	Minimum Participation Required
5 to 9	100%
10 to 19	50%
20 to 99	25%
100+	10%

Number of plans per eligibles:

Number of Eligibles	Number of Plans
5 to 50	1
51 to 250	2
251+	3

For groups with 1,000+ eligibles the following options are available:

- Stand Alone and Optional benefits including:
 - Dental
 - Vision
 - Short Term Disability
 - Term Life Insurance
- Call center enrollment
- Payroll cycle plans

Minimum participation is 10% of eligibles

The following require prior approval:

- All groups with 1,000+ eligible participants
- All PEO employer groups
- Groups that do not have an employer-employee relationship
- Association groups
- Groups consisting of 1099 employees

Refer to the State Availability Map for the minimum number of eligible requirements. For additional questions, contact Framework Health Plan at 1-800-551-3424.

