



GROUP APPLICATION

EMPLOYER INFORMATION

Employer: INDEPENDENT SCHOOL DISTRICT NO. 709		Federal Tax ID Number: 041-6003776	Desired Effective Date: 07/01/2013	
Name and title of person responsible for benefits decisions: WILLIAM HANSON, EXECUTIVE DIRECTOR OF BUSINESS SERVICES/CFO			Phone: (218) 336-8704	
Address: 215 N. FIRST AVENUE E.	City: DULUTH	County: ST. LOUIS	State: MN	Zip Code: 55802
Name and title of person responsible for billing and accounting: SHELLY ST. GERMAINE/BENEFITS			Phone: (218) 336-8723	
Email Address: SHELLY.STGERMAINE@DULUTH.K12.MN.US			Fax: (218) 336-8785	

OF EMPLOYEES TO BE INCLUDED IN COVERAGE

The Public Employees Insurance Program requires that 75% of all eligible employees participate in the Program. Those individuals who waive coverage due to coverage elsewhere are not included in the 75% calculation.

Total # of eligible employees: 1088

of employees who waived & have no other coverage: 0

of employees who waived due to coverage elsewhere: 26

of early retirees/COBRA: 166

Total number to be included in PEIP: 1280

Please attach a separate list of the following covered individuals (if any) with full names, social security numbers and effective date of coverage continuation:

- ◆ Cobra individuals
- ◆ Disabled individuals
- ◆ Retirees
- ◆ Other (explain)

The Public Employees Insurance Program allows employers the opportunity to determine eligibility criteria. If you would like to use the Program's **standard eligibility criteria** (listed below) check here:

- Yes No If no, attach a copy of your group's eligibility policy. (Your policy must conform to the PEIP's minimum criteria guidelines. See employer manual for minimum requirements.)

Standard Eligibility Criteria

Eligible:

- ◆ Employees working 20 hours per week or more in a Collective Bargaining Unit or an Individual Contract.
- ◆ Newly eligible employees. The first day of the month following the date of hire; employees hired on the first day of the school year shall be covered from their date of employment.
- ◆ Spouses/Dependents
- ◆ Surviving Dependents
- ◆ Retirees & early retirees as defined by ISD 709

SELECTION OF COVERAGE

Health Coverage:

Advantage High Plan
 Advantage Value Plan
 Advantage HSA Plan

COBRA/MN Continuation Retiree Billing

- Group will do own COBRA/Retiree Administration
 PEIP will assist in COBRA/Retiree Billing and Administration
- Group will bill for early retirees and COBRA
 PEIP will bill early retirees and COBRA directly

Optional Dental Coverage:

- Preventive Plan
 Comprehensive Plan

Employer Contributes:

- 90-100% of employee premium.
 50-89% of employee premium.

If dependent dental coverage is offered, family dental will be packaged with family medical (i.e. employees who choose family medical must choose family dental).

Employee Life/Accidental Death & Dismemberment Insurance

Minimum \$10,000, maximum \$300,000 available in \$5,000 increments. Amounts in excess of the group's guaranteed issue amount are subject to evidence of insurability. Employees who waive medical coverage because they are covered under another plan may still participate in life/AD&D insurance coverage, providing 100% of those employees participate in life/AD&D coverage.

- Choose one: \$10,000 flat amount per active employee Amount equal to salary Other (please specify below)
- Eligibility: All employees Medical lock

Advance payment of \$ N/A is submitted with this application to be applied to monthly charges. This amount represents an estimate of the group's monthly premium, as calculated according to preliminary information supplied by the group to Innovo Benefits Administration. Make check payable to the Minnesota Public Employees Insurance Program.

Employer agrees to pay monthly, in advance (by the 25th of the prior month), the entire charges due for all participating individuals. In addition, the employer bears the responsibility to collect and pay to the Minnesota Public Employees Insurance Program any and all amounts to be contributed toward such charges by employees or early retirees of the employer.

TERMS AND CONDITIONS

1. By completing and signing this application for group coverage, you are agreeing to participate in the Minnesota Public Employees Insurance Program under all the terms and conditions contained in the proposal/renewal letter provided to you by the Minnesota Public Employees Insurance Program.
2. You agree that the eligibility guidelines in effect today may not be changed until the annual renewal.
3. You agree to participate for a two-year term.

Following receipt of this application, coverage selections and final rates will be confirmed in writing by the Program. Premiums are guaranteed for one year. Withdrawal from the Minnesota Public Employees Insurance Program at any time prior to the end of the two-year term may result in the state pursuing legal action against the employer. Withdrawal for any reason will result in the group's ineligibility to participate for two years.

This application constitutes an offer to purchase Minnesota Public Employees Insurance Program coverage. No contract is created until the applicant receives written confirmation of acceptance from the Minnesota Public Employees Insurance Program. No agent has the authority to waive any of the Minnesota Public Employees Insurance Program's rights or requirements or to make or alter any contract or policy. In accepting group coverage under the Minnesota Public Employees Insurance Program, it is acknowledged that:

1. The applicant is the employer for purposes of ERISA (to the extent applicable), COBRA and state law regarding continuation and conversion of group health coverage. The employer will therefore be responsible for notifying the PEIP of any and all information necessary to fulfill its obligations under these laws. The employer is also responsible for receiving from employees and forwarding to the PEIP notices of events such as an employee's divorce or legal separation or cessation of a child's eligibility under this Program.
2. The employer bears full responsibility for ensuring that its Plan satisfies any and all requirements of state or federal law that relate to employee benefit plans, including ERISA and HIPAA. Employer's legal counsel should be consulted to ensure compliance with these laws.
3. The employer assumes responsibility for collecting from employees and forwarding to the Minnesota Public Employees Insurance Program in a timely and accurate manner, notices of events such as addition of new employees, changes in coverage for employees or retirees, and changes in marital or dependent status of employees and retirees.
4. The employer understands that the monthly premium must be received in the billing and enrollment administrator's office by the 25th of the month in which you receive your invoice. The employer understands that the PEIP may terminate the employer's insurance coverage after two premium delinquencies and that there will be a \$20 service fee for all Non-Sufficient-Fund (NSF) checks.

EMPLOYER SIGNATURE

EXCLUSIVE REPRESENTATIVE (if applicable)

I hereby apply for coverage stated within. I have reviewed the proposal, the terms of coverage, and the terms and conditions of participation in the Minnesota Public Employees Insurance Program. I am submitting advance payment for the first month's estimated charges.

I have reviewed the selections of coverages and acknowledge that the selections are in accordance with the current collective bargaining agreement. I further acknowledge that charges for selected coverages will be collected and remitted to the billing and enrollment administrator by their employer according to the procedures established by PEIP.

Agent signature

Exclusive representative signature

Authorized signature

Title

Date

BOARD CHAIR

Title

Date

Innovo Benefits Signature

Date