

Balance by CCHP | 2023 Information Kit

Employer Group Plans



Your Path To Wellness.





About CCHP & Balance

CCHP is a local health plan that's been serving the community for nearly 40 years. Our mission is to provide quality, affordable health care for everyone. Under the **Balance by CCHP** brand name, we offer a full-suite of affordable health plans for employees of all sizes, individuals, and families. Separately, we also offer Medicare Advantage plans under the CCHP brand. Balance is also one of the original health plans offered through the Covered California health benefit exchange.

All our Members have access to a variety of health, wellness, fitness classes, and alternative therapies. At CCHP, we pride ourselves in providing personalized and patient-focused health care to all our Members.

Why Balance

“My health plan is Balance by CCHP. Over the years, I have appreciated that CCHP sales representative offered me different options and helped me make the best possible decision. They always go the extra distance.”

- Mr. Hau Chung Lai, *eCircle Investment, Inc.*



Choosing the right health plan is important for your business

Balance group plans enable you to provide quality, affordable health coverage for your employees. A quality health plan keeps your employees healthy and more productive. It also helps attract and retain valuable employees. They can enjoy peace-of-mind by providing a way to keep themselves and their families healthy.

We work closely with our ever-growing provider network of over 7,000 healthcare providers and work with virtually every hospital in the area to keep our costs down for our Member's employers and employees.

Many of our providers offer tele-health for added convenience for busy professionals.

We also contract with multiple urgent care clinics - saving unexpected high cost of unneeded ER visits.

Plans to suit your business needs

Balance group plans are available to employers and employees who live or work in San Francisco or San Mateo counties.

- **We accommodate groups with as few as one employee or hundreds**
- **We offer plans with variety of copayment and premium options**
- **We offer an HSA compatible high-deductible health plans (HDHP)**
- **Dedicated, local account manager to serve you**

For many of our employer group clients who operate in San Francisco, our plans help you stay in compliance with local health ordinances, Health Care Accountability and Health Care Security Ordinances (HCAO/HCSO). These multiple regulations can lead to different coverage needs.

Service Area & Network Highlights

Balance is available to employers and employees who live or work in San Francisco and San Mateo counties.



Provider Network

All Balance plan Members have access to our network of 7,000+ healthcare providers. You and your employees can likely keep the same doctors you already have or find ones that are even more convenient.

- Hill Physicians Medical Group
- Jade Medical Group
- One Medical



Members have the option to utilize nearly all hospitals in our service area.

- Chinese Hospital
- CPMC/Sutter
- St. Francis Medical Center
- St. Mary's Medical Center
- Seton Medical Center
- Mills-Peninsula Medical Center
- UCSF Medical Center*
- Stanford Medical Center*

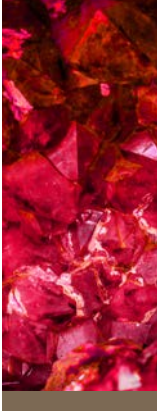
Additionally, there are **Urgent Care Clinics*** in the bay area available for our members.

- Dignity GoHealth Urgent Care
- Hill Physicians Urgent Care
- Carbon Urgent Care

*Specialized Services only

Our Products

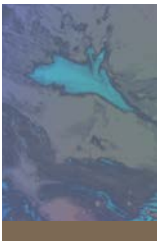
We offer several types of plan options so you can select the right level of coverage to fit your business.



Balance by CCHP Ruby Series 10/20/40: Comprehensive Plans

Ruby Series is the right choice for groups who want the peace-of-mind of comprehensive coverage and may use medical services regularly.

- \$0 copays for preventive care
- For other primary care services, you choose the copay that's best for your group (\$10/\$20/\$40)
- Fixed copayment for most covered services so you and your employees can enjoy predictable health care costs — you'll know your out-of-pocket costs in advance



Balance by CCHP Opal Series 25/50: Economical Plans

Opal Series is the popular option for health-conscious and budget-minded employers who don't foresee using many medical services.

- Lower monthly premiums
- Includes \$0 copay for preventive services

Other options for larger complex employers to fit your needs may be available.

Optional Dental & Vision Coverage

Balance employer group plans include pediatric vision and dental coverage. For adults, we offer optional supplemental plans.



Balance offers dental coverage through our partner, Delta Dental, nation's leading provider of dental insurance. Having Delta Dental coverage means access to their network of dentists for professional and reliable care. You'll also get preventive care, like regular cleanings and exams, at low or no cost. Be sure to ask about this important coverage.



Balance optional vision coverage is offered through our partner, VSP, one of the leading vision insurance providers. VSP doctors provide personalized care that focuses on keeping your eyes healthy. When you see a VSP doctor, you will enjoy lower out-of-pocket costs for care and have access to hundreds of eye glass frame options from leading brands.

2023 Employer Group Plan Benefit Highlights

Plan Name	Ruby 10 Platinum HMO	Ruby 20 Platinum HMO	Ruby 40 Platinum HMO	Opal 25 HMO
Metal Level / Actuarial Value %⁽¹⁾	Platinum / 91.96%	Platinum / 91.07 %	Platinum / 88.55%	Gold / 81.98 %
SERVICES AND FEATURES				
Annual Deductible	\$0	\$0	\$0	Individual \$2,100 / Family \$4,200 ⁽³⁾
Out-of-Pocket Limit on Expenses	Individual \$2,600 / Family \$5,200	Individual \$2,500 / Family \$5,000	Individual \$3,000 / Family \$6,000	Individual \$5,800 / Family \$11,600
LIFETIME MAXIMUMS	No Limit			
PROFESSIONAL SERVICES	Member Cost Share			
Preventive Care/ Screening/Immunization	\$0 Copay			
Primary Care Physician (PCP) Visit to Treat an Injury or Illness	\$10 Copay	\$20 Copay	\$40 Copay	\$30 Copay
Specialist Visit	\$20 Copay	\$20 Copay	\$40 Copay	\$30 Copay
Maternity Care - Preconception/ Prenatal/Postnatal Care	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Delivery and all Inpatient Services (Hospital Services)	\$150 Copay Per Day (Up to First 5 Days)	\$150 Copay Per Day (Up to First 5 Days)	\$250 Copay Per Day (Up to First 5 Days)	\$250 Copay Per Day (Up to First 5 Days) (After Deductible)
Delivery and all Inpatient Services (Professional Services)	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
OUTPATIENT SERVICES				
Laboratory Tests & X-Rays	\$10 Copay	\$10 Copay	\$10 Copay	\$25 Copay
Imaging (CT/PET Scans, MRIs)	\$150 Copay	\$150 Copay	\$150 Copay	\$250 Copay
Surgery - Facility Fee (e.g., Ambulatory Surgery Center)	\$100 Copay (Chinese Hospital) / \$300 Copay (Other Facilities)	\$100 Copay (Chinese Hospital) / \$300 Copay (Other Facilities)	\$150 Copay (Chinese Hospital) / \$450 Copay (Other Facilities)	\$250 Copay (Chinese Hospital) / \$750 Copay (Other Facilities) (After Deductible)
Physician/Surgeon Fees	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay

Footnotes: (1) Actuarial Value is the percentage of total average costs for covered benefits that a plan will cover.

(2) Medical / RX cost-sharing contributes toward annual deductible.

(3) You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use, unless the service is not subject to the deductible. Check your health plan benefit and coverage matrix to see when the deductible starts over (usually, but not always, January 1st).



For a complete list of benefits under each plan, refer to the health plan benefits and coverage matrix. Please call 1-888-371-3060 to request a copy, or visit: www.cchphealthplan.com/employer-member.

Opal 50 HMO	Platinum 90 HMO	Gold 80 HMO	Silver 70 HMO	Bronze 60 HMO	Bronze 60 HDHP HMO
Silver / 71.90%	Platinum / 88.80%	Gold / 80.50%	Silver / 71.46%	Bronze / 63.92%	Bronze / 64.60%
Individual \$3,800 / Family \$7,600 ⁽³⁾	\$0	Individual \$250 / Family \$500	Individual \$2,500 / Family \$5,000 ⁽³⁾	Individual \$6,300 / Family \$12,600 ⁽³⁾	Individual \$7,000 / Family \$14,000 Combined Medical/Rx
Individual \$9,100 / Family \$18,200	Individual \$4,500 / Family \$9,000	Individual \$7,800 / Family \$15,600	Individual \$8,750 / Family \$17,500	Individual \$8,200 / Family \$16,400	Individual \$7,000 / Family \$14,000
No Limit					
Member Cost Share					
\$0 Copay					
\$50 Copay	\$20 Copay	\$35 Copay	\$55 Copay	\$65 Copay (Deductible Applies after First 3 Non-Preventive Visits)	Full Cost Until Out-of-Pocket is Met
\$95 Copay	\$30 Copay	\$55 Copay	\$90 Copay	\$95 Copay (Deductible Applies after First 3 Non-Preventive Visits)	Full Cost Until Out-of-Pocket is Met
\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
\$250 Copay Per Day (Up to First 5 Days) (After Deductible)	\$250 per day (Up to the First 5 Days)	\$600 per day (Up to the First 5 Days) (After Deductible)	40% Coinsurance (After Deductible)	40% Coinsurance (After Deductible)	Full Cost Until Out-of-Pocket is Met
\$0 Copay	\$0 Copay	\$0 Copay	40% Coinsurance	40% Coinsurance (After Deductible)	Full Cost Until Out-of-Pocket is Met
Laboratory: \$50 Copay X-Ray: \$95 Copay	Laboratory: \$20 Copay X-Ray: \$30 Copay	Laboratory: \$35 Copay X-Ray: \$55 Copay	Laboratory: \$55 Copay X-Ray: \$90 Copay	Laboratory: \$40 Copay X-Ray: 40% Coinsurance (After Deductible for X-Ray)	Full Cost Until Out-of-Pocket is Met
\$285 Copay	\$100 Copay	\$250 Copay (After Deductible)	\$300 Copay (After Deductible)	40% Coinsurance (After Deductible)	Full Cost Until Out-of-Pocket is Met
\$300 Copay (Chinese Hospital) / \$750 Copay (Other Facilities) (After Deductible)	\$100 Copay	\$300 Copay (After Deductible)	35% Coinsurance (After Deductible)	40% Coinsurance (After Deductible)	Full Cost Until Out-of-Pocket is Met
\$0 Copay	\$25 Copay	\$35 Copay	30% Coinsurance	40% Coinsurance (After Deductible)	Full Cost Until Out-of-Pocket is Met



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Plan Name	Ruby 10 Platinum HMO	Ruby 20 Platinum HMO	Ruby 40 Platinum HMO	Opal 25 HMO
HOSPITALIZATION SERVICES	Member Cost Share			
Facility Fee (e.g., Hospital Room)	\$150 Copay Per Day (Chinese Hospital) / \$450 Copay Per Day (Other Facilities) (Up to First 5 Days)	\$150 Copay Per Day (Chinese Hospital) / \$450 Copay Per Day (Other Facilities) (Up to First 5 Days)	\$250 Copay Per Day (Chinese Hospital) / \$750 Copay Per Day (Other Facilities) (Up to First 5 Days)	\$250 Copay Per Day (Chinese Hospital) / \$750 Copay Per Day (Other Facilities) (Up to First 5 Days) (After Deductible)
Physician/Surgeon Fees	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
EMERGENCY HEALTH COVERAGE				
Emergency Room Services (waived if admitted)	\$200 Copay	\$200 Copay	\$200 Copay	\$250 Copay (After Deductible)
Professional Services (waived if admitted)	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Urgent Care Center	\$10 Copay	\$20 Copay	\$40 Copay	\$25 Copay
PRESCRIPTION DRUG COVERAGE				
Annual Rx Deductible	\$0	\$0	\$0	Individual \$250 / Family \$500
Tier 1: Generic Drugs (30-Day Supply)	\$5 Copay	\$5 Copay	\$5 Copay	\$10 Copay
Tier 2: Preferred Brand Drugs (30-Day Supply)	\$15 Copay	\$15 Copay	\$15 Copay	\$30 Copay (After Rx Deductible)
Tier 3: Non-preferred Brand Drugs (30-Day Supply)	\$25 Copay	\$25 Copay	\$25 Copay	\$60 Copay (After Rx Deductible)
Tier 4: Specialty Drugs (30-Day Supply)	10% Coinsurance up to \$250 Per Prescription	10% Coinsurance up to \$250 Per Prescription	10% Coinsurance up to \$250 Per Prescription	20% Coinsurance up to \$250 Per Prescription (After Rx Deductible)
PEDIATRIC VISION AND DENTAL (Included in Plan)				
Child Needs Eye Care (Ages 0-18)				
Eye Exam (1 Per Calendar Year)	\$0 Copay			
Eyewear (Frames) (1 Pair Per Calendar Year)	\$0 Copay			
Eyewear (Lenses) (1 Pair Per Calendar Year) (Contact Lenses Provided in Lieu of Glasses)	Single Vision / Bi-focal / Tri-focal / Lenticular No Cost Share			
Eyewear (Contact Lenses)	\$0 Copay			
Pediatric Dental (Ages 0-18)	Included in Plan. See Dental Summary Page.			



For a complete list of benefits under each plan, refer to the health plan benefits and coverage matrix. Please call 1-888-371-3060 to request a copy, or visit: www.cchphealthplan.com/employer-member.

Opal 50 HMO	Platinum 90 HMO	Gold 80 HMO	Silver 70 HMO	Bronze 60 HMO	Bronze 60 HDHP HMO
Member Cost Share					
\$250 Copay Per Day (Chinese Hospital) / \$750 Copay Per Day (Other Facilities) (Up to First 5 Days) (After Deductible)	\$250 Per Day (Up to First 5 Days)	\$600 Per Day (Up to First 5 Days) (After Deductible)	40% Coinsurance (After Deductible)	40% Coinsurance (After Deductible)	Full Cost Until Out-of-Pocket is Met
\$0 Copay	\$0 Copay	\$0 Copay	40% Coinsurance	40% Coinsurance (After Deductible)	Full Cost Until Out-of-Pocket is Met
\$300 Copay (After Deductible)	\$150 Copay	\$250 Copay (After Deductible)	30% Coinsurance (After Deductible)	40% Coinsurance (After Deductible)	Full Cost Until Out-of-Pocket is Met
\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	Full Cost Until Out-of-Pocket is Met
\$50 Copay	\$20 Copay	\$35 Copay	\$55 Copay	\$65 Copay (Deductible Applies After First (3) Non-Preventive Visits)	Full Cost Until Out-of-Pocket is Met
Individual \$700 / Family \$1,400 ⁽³⁾	\$0	\$0	Individual \$300 / Family \$600	Individual \$500 / Family \$1,000	Individual \$7,000/ Family \$14,000 Combined Medical/Rx
\$30 Copay (After Deductible)	\$5 Copay	\$15 Copay	\$ 19 Copay	\$18 Copay (After Rx Deductible)	Full Cost Per Prescription until Out-of-Pocket is Met
\$80 Copay (After Deductible)	\$20 Copay	\$40 Copay	\$ 85 Copay (After Rx Deductible)	40% Coinsurance up to \$500 Per Prescription (After Rx Deductible)	Full Cost Per Prescription until Out-of-Pocket is Met
\$95 Copay (After Deductible)	\$30 Copay	\$70 Copay	\$110 Copay (After Rx Deductible)	40% Coinsurance up to \$500 Per Prescription (After Rx Deductible)	Full Cost Per Prescription until Out-of-Pocket is Met
20% Coinsurance up to \$250 Per Prescription (After Deductible)	10% Coinsurance up to \$250 Per Prescription	20% Coinsurance up to \$250 Per Prescription	30% Coinsurance Up to \$250 Per Prescription (After Rx Deductible)	40% Coinsurance up to \$500 Per Prescription (After Rx Deductible)	Full Cost Per Prescription until Out-of-Pocket is Met
			\$0 Copay		
			\$0 Copay		
			Single Vision / Bi-focal / Tri-focal / Lenticular No Cost Share		
			\$0 Copay		
			Included in Plan. See Dental Summary Page.		



Employer Group Plans | 公司團體計劃

2023 Monthly Rates | San Francisco County | 三藩市縣

January 1 - December 31, 2023 | 只適用於 1/1/2023 – 12/31/2023

- Each family member will be charged the premium for their age and rating region for their household.
- Only the first three of the oldest children under 21 in the family are charged; additional enrolled children will have no premium rate.
- All dependents age 15 and older are charged premiums based on their ages.
- 每位家庭成員的月費是根據年齡及居住地區計算。
- 只有前三名年齡最大的 21 歲以下子女會被計算入投保費用，額外的投保子女則免費。
- 所有 15 歲或以上的子女的月費是根據年齡計算。

	Ruby 10 HMO Platinum	Ruby 20 HMO Platinum	Ruby 40 HMO Platinum	Opal 25 HMO Gold	Opal 50 HMO Silver
AGE / 年齡	RATE / 月費	RATE / 月費	RATE / 月費	RATE / 月費	RATE / 月費
0-14	\$388.90	\$381.39	\$359.80	\$312.62	\$281.64
15	\$423.47	\$415.29	\$391.78	\$340.41	\$306.68
16	\$436.69	\$428.25	\$404.01	\$351.04	\$316.25
17	\$449.90	\$441.22	\$416.24	\$361.66	\$325.82
18	\$464.14	\$455.18	\$429.41	\$373.10	\$336.13
19	\$478.37	\$469.13	\$442.57	\$384.55	\$346.44
20	\$493.12	\$483.59	\$456.21	\$396.40	\$357.11
21	\$508.37	\$498.55	\$470.32	\$408.66	\$368.16
22	\$508.37	\$498.55	\$470.32	\$408.66	\$368.16
23	\$508.37	\$498.55	\$470.32	\$408.66	\$368.16
24	\$508.37	\$498.55	\$470.32	\$408.66	\$368.16
25	\$510.40	\$500.54	\$472.20	\$410.29	\$369.63
26	\$520.57	\$510.51	\$481.61	\$418.46	\$376.99
27	\$532.77	\$522.48	\$492.90	\$428.27	\$385.83
28	\$552.59	\$541.92	\$511.24	\$444.21	\$400.19
29	\$568.86	\$557.88	\$526.29	\$457.29	\$411.97
30	\$577.00	\$565.85	\$533.82	\$463.83	\$417.86
31	\$589.20	\$577.82	\$545.10	\$473.63	\$426.70
32	\$601.40	\$589.78	\$556.39	\$483.44	\$435.53
33	\$609.02	\$597.26	\$563.45	\$489.57	\$441.05
34	\$617.16	\$605.24	\$570.97	\$496.11	\$446.95
35	\$621.22	\$609.23	\$574.74	\$499.38	\$449.89
36	\$625.29	\$613.22	\$578.50	\$502.65	\$452.84
37	\$629.36	\$617.20	\$582.26	\$505.92	\$455.78
38	\$633.42	\$621.19	\$586.02	\$509.19	\$458.73
39	\$641.56	\$629.17	\$593.55	\$515.72	\$464.62
40	\$649.69	\$637.15	\$601.07	\$522.26	\$470.51
41	\$661.89	\$649.11	\$612.36	\$532.07	\$479.34
42	\$673.59	\$660.58	\$623.18	\$541.47	\$487.81
43	\$689.85	\$676.53	\$638.23	\$554.55	\$499.59
44	\$710.19	\$696.47	\$657.04	\$570.89	\$514.32
45	\$734.08	\$719.90	\$679.15	\$590.10	\$531.62
46	\$762.55	\$747.82	\$705.48	\$612.98	\$552.24
47	\$794.58	\$779.23	\$735.12	\$638.73	\$575.43
48	\$831.18	\$815.13	\$768.98	\$668.15	\$601.94
49	\$867.27	\$850.52	\$802.37	\$697.17	\$628.08
50	\$907.94	\$890.41	\$840.00	\$729.86	\$657.53
51	\$948.10	\$929.79	\$877.15	\$762.14	\$686.62
52	\$992.33	\$973.17	\$918.07	\$797.70	\$718.65
53	\$1037.07	\$1017.04	\$959.46	\$833.66	\$751.04
54	\$1085.36	\$1064.40	\$1004.14	\$872.48	\$786.02
55	\$1133.66	\$1111.76	\$1048.82	\$911.30	\$820.99
56	\$1186.02	\$1163.11	\$1097.26	\$953.40	\$858.92
57	\$1238.89	\$1214.96	\$1146.18	\$995.90	\$897.20
58	\$1295.32	\$1270.30	\$1198.38	\$1041.26	\$938.07
59	\$1323.28	\$1297.72	\$1224.25	\$1063.73	\$958.32
60	\$1379.71	\$1353.06	\$1276.46	\$1109.09	\$999.18
61	\$1428.51	\$1400.92	\$1321.61	\$1148.33	\$1034.53
62	\$1460.54	\$1432.33	\$1351.24	\$1174.07	\$1057.72
63	\$1500.70	\$1471.72	\$1388.39	\$1206.35	\$1086.81
64+	\$1525.09	\$1495.64	\$1410.96	\$1225.96	\$1104.47



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- All dependents age 15 and older are charged premiums based on their ages.

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- 只有前三年齡最大的21歲以下子女會被計算入投保費用，額外的投保子女則免費。
- 所有15歲或以上的子女的月費是根據年齡計算。

	Platinum 90 HMO	Gold 80 HMO	Silver 70 HMO	Bronze 60 HMO	Bronze 60 HDHP
AGE / 年齡	RATE / 月費	RATE / 月費	RATE / 月費	RATE / 月費	RATE / 月費
0-14	\$376.23	348.77	\$289.39	\$232.12	\$231.42
15	\$409.67	379.77	\$315.11	\$252.75	\$251.99
16	\$422.46	391.62	\$324.95	\$260.64	\$259.85
17	\$435.24	403.47	\$334.78	\$268.53	\$267.72
18	\$449.01	416.24	\$345.37	\$277.03	\$276.19
19	\$462.78	429.01	\$355.96	\$285.52	\$284.66
20	\$477.05	442.23	\$366.93	\$294.32	\$293.43
21	\$491.80	455.90	\$378.28	\$303.42	\$302.50
22	\$491.80	455.90	\$378.28	\$303.42	\$302.50
23	\$491.80	455.90	\$378.28	\$303.42	\$302.50
24	\$491.80	455.90	\$378.28	\$303.42	\$302.50
25	\$493.77	457.73	\$379.80	\$304.64	\$303.71
26	\$503.60	466.85	\$387.36	\$310.71	\$309.76
27	\$515.41	477.79	\$396.44	\$317.99	\$317.02
28	\$534.59	495.57	\$411.19	\$329.82	\$328.82
29	\$550.32	510.16	\$423.30	\$339.53	\$338.50
30	\$558.19	517.45	\$429.35	\$344.39	\$343.34
31	\$570.00	528.39	\$438.43	\$351.67	\$350.60
32	\$581.80	539.33	\$447.51	\$358.95	\$357.86
33	\$589.18	546.17	\$453.18	\$363.50	\$362.40
34	\$597.04	\$553.47	\$459.24	\$368.36	\$367.24
35	\$600.98	\$557.11	\$462.26	\$370.78	\$369.66
36	\$604.91	\$560.76	\$465.29	\$373.21	\$372.08
37	\$608.85	\$564.41	\$468.31	\$375.64	\$374.50
38	\$612.78	\$568.06	\$471.34	\$378.07	\$376.92
39	\$620.65	\$575.35	\$477.39	\$382.92	\$381.76
40	\$628.52	\$582.64	\$483.45	\$387.78	\$386.60
41	\$640.32	\$593.59	\$492.53	\$395.06	\$393.86
42	\$651.63	\$604.07	\$501.23	\$402.04	\$400.82
43	\$667.37	\$618.66	\$513.33	\$411.75	\$410.50
44	\$687.04	\$636.90	\$528.46	\$423.88	\$422.60
45	\$710.16	\$658.32	\$546.24	\$438.14	\$436.82
46	\$737.70	\$683.86	\$567.43	\$455.14	\$453.76
47	\$768.68	\$712.58	\$591.26	\$474.25	\$472.81
48	\$804.09	\$745.40	\$618.49	\$496.10	\$494.59
49	\$839.01	\$777.77	\$645.35	\$517.64	\$516.07
50	\$878.35	\$814.24	\$675.61	\$541.92	\$540.27
51	\$917.21	\$850.26	\$705.50	\$565.89	\$564.17
52	\$959.99	\$889.92	\$738.41	\$592.28	\$590.49
53	\$1003.27	\$930.04	\$771.70	\$618.99	\$617.11
54	\$1049.99	\$973.35	\$807.64	\$647.81	\$645.85
55	\$1096.71	\$1016.67	\$843.57	\$676.64	\$674.58
56	\$1147.37	\$1063.62	\$882.54	\$707.89	\$705.74
57	\$1198.51	\$1111.04	\$921.88	\$739.45	\$737.20
58	\$1253.10	\$1161.64	\$963.87	\$773.13	\$770.78
59	\$1280.15	\$1186.72	\$984.67	\$789.81	\$787.42
60	\$1334.74	\$1237.32	\$1026.66	\$823.49	\$821.00
61	\$1381.96	\$1281.09	\$1062.98	\$852.62	\$850.04
62	\$1412.94	\$1309.81	\$1086.81	\$871.74	\$869.09
63	\$1451.79	\$1345.83	\$1116.69	\$895.71	\$892.99
64+	\$1475.39	\$1367.70	\$1134.84	\$910.26	\$907.50



Employer Group Plans | 公司團體計劃

2023 Monthly Rates | San Mateo County | 聖馬刁縣

January 1 - December 31, 2023 | 只適用於 1/1/2023 – 12/31/2023

- Each family member will be charged the premium for their age and rating region for their household.
- Only the first three of the oldest children under 21 in the family are charged; additional enrolled children will have no premium rate.
- All dependents age 15 and older are charged premiums based on their ages.
- 每位家庭成員的月費是根據年齡及居住地區計算。
- 只有前三名年齡最大的 21 歲以下子女會被計算入投保費用，額外的投保子女則免費。
- 所有 15 歲或以上的子女的月費是根據年齡計算。

	Ruby 10 HMO Platinum	Ruby 20 HMO Platinum	Ruby 40 HMO Platinum	Opal 25 HMO Gold	Opal 50 HMO Silver
AGE / 年齡	RATE / 月費	RATE / 月費	RATE / 月費	RATE / 月費	RATE / 月費
0-14	\$420.02	\$411.91	\$388.59	\$337.64	\$304.18
15	\$457.35	\$448.52	\$423.13	\$367.65	\$331.22
16	\$471.63	\$462.52	\$436.33	\$379.12	\$341.55
17	\$485.90	\$476.52	\$449.54	\$390.60	\$351.89
18	\$501.28	\$491.60	\$463.76	\$402.96	\$363.03
19	\$516.65	\$506.67	\$477.99	\$415.32	\$374.16
20	\$532.57	\$522.29	\$492.72	\$428.12	\$385.69
21	\$549.04	\$538.44	\$507.96	\$441.36	\$397.62
22	\$549.04	\$538.44	\$507.96	\$441.36	\$397.62
23	\$549.04	\$538.44	\$507.96	\$441.36	\$397.62
24	\$549.04	\$538.44	\$507.96	\$441.36	\$397.62
25	\$551.24	\$540.59	\$509.99	\$443.12	\$399.21
26	\$562.22	\$551.36	\$520.15	\$451.95	\$407.16
27	\$575.40	\$564.29	\$532.34	\$462.54	\$416.70
28	\$596.81	\$585.29	\$552.15	\$479.75	\$432.21
29	\$614.38	\$602.52	\$568.40	\$493.88	\$444.93
30	\$623.16	\$611.13	\$576.53	\$500.94	\$451.30
31	\$636.34	\$624.05	\$588.72	\$511.53	\$460.84
32	\$649.52	\$636.98	\$600.91	\$522.12	\$470.38
33	\$657.75	\$645.05	\$608.53	\$528.74	\$476.35
34	\$666.54	\$653.67	\$616.66	\$535.81	\$482.71
35	\$670.93	\$657.97	\$620.72	\$539.34	\$485.89
36	\$675.32	\$662.28	\$624.79	\$542.87	\$489.07
37	\$679.72	\$666.59	\$628.85	\$546.40	\$492.25
38	\$684.11	\$670.90	\$632.91	\$549.93	\$495.43
39	\$692.89	\$679.51	\$641.04	\$556.99	\$501.79
40	\$701.68	\$688.13	\$649.17	\$564.05	\$508.16
41	\$714.86	\$701.05	\$661.36	\$574.65	\$517.70
42	\$727.48	\$713.43	\$673.04	\$584.80	\$526.84
43	\$745.05	\$730.66	\$689.30	\$598.92	\$539.57
44	\$767.01	\$752.20	\$709.62	\$616.57	\$555.47
45	\$792.82	\$777.51	\$733.49	\$637.32	\$574.16
46	\$823.57	\$807.66	\$761.94	\$662.03	\$596.43
47	\$858.16	\$841.58	\$793.94	\$689.84	\$621.48
48	\$897.69	\$880.35	\$830.51	\$721.62	\$650.11
49	\$936.67	\$918.58	\$866.57	\$752.95	\$678.34
50	\$980.59	\$961.66	\$907.21	\$788.26	\$710.15
51	\$1023.97	\$1004.19	\$947.34	\$823.13	\$741.56
52	\$1071.73	\$1051.04	\$991.53	\$861.53	\$776.15
53	\$1120.05	\$1098.42	\$1036.23	\$900.37	\$811.14
54	\$1172.21	\$1149.57	\$1084.49	\$942.29	\$848.91
55	\$1224.37	\$1200.72	\$1132.74	\$984.22	\$886.69
56	\$1280.92	\$1256.18	\$1185.06	\$1029.68	\$927.64
57	\$1338.02	\$1312.18	\$1237.89	\$1075.58	\$968.99
58	\$1398.96	\$1371.95	\$1294.27	\$1124.57	\$1013.13
59	\$1429.16	\$1401.56	\$1322.21	\$1148.85	\$1035.00
60	\$1490.11	\$1461.33	\$1378.59	\$1197.84	\$1079.13
61	\$1542.81	\$1513.02	\$1427.36	\$1240.21	\$1117.31
62	\$1577.40	\$1546.94	\$1459.36	\$1268.02	\$1142.36
63	\$1620.78	\$1589.48	\$1499.49	\$1302.88	\$1173.77
64+	\$1647.12	\$1615.31	\$1523.86	\$1324.06	\$1192.84



Employer Group Plans | 公司團體計劃

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- 每位家庭成員的月費是根據年齡及居住地區計算。
- 只有前三年齡最大的 21 歲以下子女會被計算入投保費用，額外的投保子女則免費。
- 所有 15 歲或以上的子女的月費是根據年齡計算。

	Platinum 90 HMO	Gold 80 HMO	Silver 70 HMO	Bronze 60 HMO	Bronze 60 HDHP
AGE / 年齡	RATE / 月費	RATE / 月費	RATE / 月費	RATE / 月費	RATE / 月費
0-14	\$406.33	\$376.67	\$312.54	\$250.69	\$249.93
15	\$442.45	\$410.16	\$340.32	\$272.98	\$272.15
16	\$456.26	\$422.96	\$350.95	\$281.50	\$280.64
17	\$470.07	\$435.76	\$361.57	\$290.02	\$289.14
18	\$484.94	\$449.55	\$373.01	\$299.19	\$298.29
19	\$499.81	\$463.33	\$384.45	\$308.37	\$307.43
20	\$515.22	\$477.61	\$396.30	\$317.87	\$316.91
21	\$531.15	\$492.38	\$408.55	\$327.70	\$326.71
22	\$531.15	\$492.38	\$408.55	\$327.70	\$326.71
23	\$531.15	\$492.38	\$408.55	\$327.70	\$326.71
24	\$531.15	\$492.38	\$408.55	\$327.70	\$326.71
25	\$533.28	\$494.35	\$410.19	\$329.01	\$328.02
26	\$543.90	\$504.20	\$418.36	\$335.57	\$334.55
27	\$556.65	\$516.02	\$428.16	\$343.43	\$342.39
28	\$577.36	\$535.22	\$444.10	\$356.21	\$355.13
29	\$594.36	\$550.98	\$457.17	\$366.70	\$365.59
30	\$602.86	\$558.86	\$463.71	\$371.94	\$370.82
31	\$615.60	\$570.67	\$473.51	\$379.81	\$378.66
32	\$628.35	\$582.49	\$483.32	\$387.67	\$386.50
33	\$636.32	\$589.88	\$489.45	\$392.59	\$391.40
34	\$644.82	\$597.75	\$495.98	\$397.83	\$396.63
35	\$649.07	\$601.69	\$499.25	\$400.45	\$399.24
36	\$653.32	\$605.63	\$502.52	\$403.08	\$401.85
37	\$657.57	\$609.57	\$505.79	\$405.70	\$404.47
38	\$661.81	\$613.51	\$509.06	\$408.32	\$407.08
39	\$670.31	\$621.39	\$515.59	\$413.56	\$412.31
40	\$678.81	\$629.27	\$522.13	\$418.80	\$417.53
41	\$691.56	\$641.08	\$531.94	\$426.67	\$425.38
42	\$703.78	\$652.41	\$541.33	\$434.21	\$432.89
43	\$720.77	\$668.16	\$554.41	\$444.69	\$443.34
44	\$742.02	\$687.86	\$570.75	\$457.80	\$456.41
45	\$766.98	\$711.00	\$589.95	\$473.20	\$471.77
46	\$796.73	\$738.58	\$612.83	\$491.56	\$490.06
47	\$830.19	\$769.60	\$638.57	\$512.20	\$510.65
48	\$868.43	\$805.05	\$667.98	\$535.80	\$534.17
49	\$906.14	\$840.01	\$696.99	\$559.06	\$557.37
50	\$948.64	\$879.40	\$729.67	\$585.28	\$583.50
51	\$990.60	\$918.30	\$761.95	\$611.17	\$609.31
52	\$1036.81	\$961.13	\$797.49	\$639.68	\$637.74
53	\$1083.55	\$1004.46	\$833.45	\$668.51	\$666.49
54	\$1134.01	\$1051.24	\$872.26	\$699.65	\$697.52
55	\$1184.47	\$1098.02	\$911.07	\$730.78	\$728.56
56	\$1239.18	\$1148.73	\$953.15	\$764.53	\$762.21
57	\$1294.42	\$1199.94	\$995.64	\$798.61	\$796.19
58	\$1353.37	\$1254.59	\$1040.99	\$834.99	\$832.46
59	\$1382.59	\$1281.67	\$1063.46	\$853.01	\$850.42
60	\$1441.54	\$1336.33	\$1108.81	\$889.39	\$886.69
61	\$1492.53	\$1383.60	\$1148.03	\$920.85	\$918.05
62	\$1526.00	\$1414.62	\$1173.77	\$941.49	\$938.64
63	\$1567.96	\$1453.52	\$1206.05	\$967.38	\$964.45
64+	\$1593.44	\$1477.14	\$1225.65	\$983.10	\$980.12

Value Added Services

It is our mission to help you, your employees and family members attain optimal health. We help you by offering a variety of ways to stay healthy, well and productive.



- CCHP Balance Member Portal
- Member Services – 2 walk-in locations (San Francisco and Daly City) to serve our members
- Quarterly Community Health Newsletter
- Free Fitness classes like yoga, qigong and tai chi
- Wellness classes on topics like perinatal and healthy eating
- Acupuncture services
- Programs for managing chronic conditions like diabetes and to help quit smoking
- Convenient access to Urgent Care centers for non-emergencies
- 24/7 Nurse Advice Line

Ready to enjoy all the benefits Balance employer group plans have to offer?

Please follow the checklist on the next page >>

Thank you for choosing Balance by CCHP for your group coverage. This checklist will help you gather and submit all required documents to start coverage. All new group applications must provide information supporting its qualification for employer group coverage. A new group must demonstrate it has been in business for a minimum of six (6) weeks, with a least one (1) employee working an average of thirty (30) hours or more per week. An employer with 1-100 full-time employees qualifies for Small Group plans and groups with 100+ employees are considered large groups. A Small Group is eligible for guaranteed issue and renewability when they meet and continue to satisfy the Small Group definition under California state regulations.

Please use this checklist to include the following documents when submitting the Master Group Application to ensure prompt processing.

- A signed original Employer Master Group Application
- If a Broker is involved, please complete Section 10 of the Master Group Application.
- A copy (all pages) of the most recent state Quarterly Wage and Tax Report (DE9C).
 - Please indicate each employee's status on the DE9C using the following codes:

T Terminated (including termination date)	PT Part Time
E Eligible and enrolling	WP Waiting Period (include date of hire for those in waiting period)
W Eligible and waving coverage	TEMP Temporary Employees
S Seasonal	
 - For all employees that do not appear on the current DE9C, a copy of the most recent payroll is required.
 - Proof of Worker's Compensation.
 - If the group has not been in business long enough to have a DE9C, six weeks of payroll, including withholdings, may be submitted.
- A copy of the current carrier's most recent billing statement (all pages) if applicable.

Employees appearing on the current bill with a reported termination date of 90 days or greater will be required a COBRA application or waiver form to be completed as verification of their eligibility to continue or decline coverage.
- Enrollment forms completed and signed by all eligible employee(s) enrolling / waving coverage.
- If Medicare is primary, a copy of each employee's Medicare card is required to verify enrollment in parts A and B. A copy of the Medicare card is also required to confirm participation requirements.
- First month premium check made payable to CCHP.**

Submit the completed forms with first month premium check:

<p>Mail CCHP Sales Department 445 Grant Avenue, Suite 700 San Francisco, CA 94108</p>	<p>OR</p>	<p>Submit to your Agent/Broker</p>
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Please call Sales Department at 1-888-371-3060 if you need assistance.

Please Retain a Copy of the Application for Your Records

Proof of Ownership/Company Structure:

Required for groups of any size. This documentation is used to verify that the prospective client is a legitimate, active Small Group eligible for coverage. The information is also used to verify that an owner, officer or partner is actively engaged in the business for eligible for coverage. CCHP may conduct online searches to validate filings and other documentation. CCHP may decline a group for coverage if a search is not successful.

Sole Proprietorship:

- Most recent IRS Schedule C (Form 1040), or
- California Business License, or
- Fictitious Business Name Statement, if any

Partnership and Sole Proprietorship (Individual & Husband/Wife)

Business must have a minimum of one (1) DE9C/employee on the payroll.

- Partnerships where the only employees are the partners themselves **do not** qualify for small group coverage
- Partnerships where the only employees are the partners and/or the spouse of the partners **do not** qualify for small group coverage
- Sole proprietors where the only employee is the sole proprietor **do not** qualify for small group coverage
- Sole proprietors where the only employee(s) is the sole proprietor and/or its spouse **do not** qualify for small group coverage

Partnership:

- IRS Schedule K-1 (Form 1065) for all enrolling partners, or
- Partnership Agreement signed by each partner plus a federal EIN assignment letter

Corporation:

- S-Corps: IRS Schedule K-1 (Form 1120S) for all enrolling owners/officers.
- C-Corps: IRS Form 1120 (pages 1 & 2) which includes "Schedule E"
- Statement of Information (Form LLC-12)

LLC:

- LLC Agreement signed by all managers/members/parties or copies of appropriate tax returns (follow the guidelines for an S-Corp, Partnership or Sole Proprietorship based on how the LLC was formed), or
- Statement of Information (Form LLC-12)

New/Start-up Businesses

New/Start-up Businesses typically may meet all the underwriting requirements with the exception of the length of time they have been in business. CCHP will consider groups that have been in business for at least six (6) weeks, but retains the right to defer the group until the California Small Group requirements have been met. To obtain approval for a New/Start-up Business, the following may be required:

- Payroll records or applicable filings indicating the length of time the group has been in business. These documents must span the twelve (12) weeks preceding the effective date and demonstrate one or more eligible employees for the entire period. Payroll records must include all pages for all pay periods and list the following:
 - Company name;
 - Type of Company (see above)
 - Date of pay periods; and
 - Employee names, wages paid, withholdings and grand totals
- Individual payroll/pay stubs, estimated payroll, payroll summaries or handwritten journals are not deemed acceptable.

Master Group Application

Group Sales: Tel: 1-888-371-3060 | Fax: 1-415-955-8819



CCHP will provide translation or other language assistance free of charge in completing the application. The application, together with the Disclosure Form/Evidence of Coverage ("Agreement") constitutes the plan contract, and that applicants may request a copy of the Agreement prior to enrollment to learn the terms and conditions of the plan contract.

1. Employer Group Information			
Full Legal Business Name:	How Long in Business:	Type of Business (Be Specific):	Effective Date: (MM/DD/YY) / /
Primary Group Administrator Contact:	Title:	Phone:	Email:
Secondary Group Administrator Contact	Title:	Phone:	Email:
Federal Employer ID #:	State Employer ID #:	Fax:	Send administrative kit to: <input type="checkbox"/> Employer <input type="checkbox"/> Agent/Broker
Business Physical Address, City, State, ZIP (No P.O. Box):			
Billing Contact:	Title:	Phone:	Email:
Billing Address, City, State, ZIP (if different from above):			
Type of Entity: <input type="checkbox"/> Corporation <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> S-Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other (explain) _____			
2. Employer Group Plan Coverage Selection			
Medical Plans <input type="checkbox"/> Ruby ¹⁰ HMO Platinum <input type="checkbox"/> Ruby ²⁰ HMO Platinum <input type="checkbox"/> Ruby ⁴⁰ HMO Platinum <input type="checkbox"/> Opal ²⁵ HMO Gold <input type="checkbox"/> Opal ⁵⁰ HMO Silver <input type="checkbox"/> Platinum ⁹⁰ HMO <input type="checkbox"/> Gold ⁸⁰ HMO <input type="checkbox"/> Silver ⁷⁰ HMO <input type="checkbox"/> Bronze ⁶⁰ HMO <input type="checkbox"/> Bronze ⁶⁰ HDHP HMO			
Optional Riders (Applies to all Balance Enrollees) <input type="checkbox"/> Adult Vision (VSP) <input type="checkbox"/> Adult Dental (Delta) <input type="checkbox"/> Other _____			
Note(s) (CCHP Use Only):			
3. Employer Premium Contribution		4. Employees Will Be Eligible for Benefits Upon	
Employee (min. 50%): \$ / %	Dependent: \$ / %	1 st of the month following: <input type="checkbox"/> Date of Hire <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days Other _____	
5. Number of Employees (Employer is responsible for collecting refusal of coverage forms)			
Total # of employees:		Total # of eligible employees (30+hrs/week):	
Total # of eligible employees enrolled in Balance:	Total # of employees who waive coverage:	Annual average # of employees:	
6. Current Carrier Information			
Name of your current group medical insurance carrier(s):			
Are you intending to replace your existing group coverage? <input type="checkbox"/> No <input type="checkbox"/> Yes, Termination Date / /			
Current Workers' Compensation Carrier:			Next Renewal Date (MM/DD/YY): / /

7. COBRA / CAL-COBRA Information

Is your group currently subject to COBRA or CAL-COBRA? No Yes, please complete the following for each person

1	Name:	Date of Birth (MM/DD/YY): / /	SSN:	Tel:	Date Continuation Begin (MM/DD/YY): / /
Qualifying event description:					Date (MM/DD/YY): / /
2	Name:	Date of Birth (MM/DD/YY): / /	SSN:	Tel:	Date Continuation Begin (MM/DD/YY): / /
Qualifying event description:					Date (MM/DD/YY): / /

8. Form of Member Evidence of Coverage and Notices

Employer are responsible for the distribution of the Evidence of Coverage and Notices to your covered employees. Electronic versions will be distributed to you upon request. Employer is responsible for distributing the documents using one of the following methods; 1.) posting on the employer's intranet for employee access or, 2) emailing these documents directly to their employees. Printed versions will only be mailed to the employer directly upon request.

I elect to receive printed, not electronic, Evidence of Coverage and Notices. I understand that I am responsible for distributing the documents to my covered employees.

9. Signature and Conditional Receipt

This is an application for coverage only. The group understands that no contract for coverage will exist until CCHP has completed its review and communicated to the applicant or the applicant's broker that the application has been accepted and a group health service/group policy will be issued. The group's representative certifies to the best of his or her knowledge and belief, all of the responses given are true, correct, and complete. The group understands that if it has committed fraud or made an intentional misrepresentation of any material fact in conjunction with this application within the first 24 months of issuance of coverage, CCHP may pursue one of the following remedies: coverage may be cancelled or the applicable dues/premiums may be adjusted, or following notice, the Health Service Contract/Insurance policy may be rescinded.

We, the employer, warrant that all information in this application is true and complete, and that CCHP may rely on this application in deciding whether to provide coverage. If the application is not complete, CCHP reserves the right to reject it and notify us in writing. We understand and agree that no coverage will be effective before the date determined by CCHP and only if we have paid our first month's contribution and this application is accepted, and that we should keep prior coverage in force until notified of acceptance by CCHP. If this application is accepted, it becomes a part of our contract with CCHP.

We understand that (except for Small Claims cases) any and all disputes, including claims of medical malpractice (that is as to whether any medical services rendered under the health plan were unnecessary or unauthorized or were improperly, negligently, or incompetently rendered), which may arise under the agreement between us and CCHP and any of this affiliates shall be determined by submission to binding arbitration as provided by California law. Any such dispute will not be resolved by a lawsuit or resort to court process except as applicable law provides for judicial review of arbitration proceedings. ALL PARTIES TO THIS CONTRACT, BY ENTERING INTO IT, ARE GIVING UP THEIR CONSTITUTIONAL RIGHT TO HAVE ANY SUCH DISPUTE DECIDED IN A COURT OF LAW BEFORE A JURY, AND INSTEAD ARE ACCEPTING THE USE OF BINDING ARBITRATION. For more information regarding binding arbitration, please refer to your Evidence of Coverage and Notice.

Signature of Employer/Authorized Representative: X	Print Name:	Title:	Date (MM/DD/YY): / /
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10. Agent/Broker Certification (To be completed by your agent or broker after completion of this application)

I, _____, assisted the applicant in submitting this application. All information in the health questionnaire was completed by applicant. I advised the applicant to answer all questions completely and truthfully and that no information requested should be withheld. I explained that withholding information may result in cancellation of coverage in the future. To the best of my knowledge, the information on this application is complete and accurate. I explained to the applicant, in easy-to-understand language, the risk to the applicant of providing inaccurate information, and the applicant understood the explanation.

Notice to agent: If you have assisted the applicant in submitting this application, the law requires that you attest to this assistance. If, in making this attestation, you state as true any material fact you know to be false, you will be subject to a civil penalty of up to ten thousand (\$10,000) dollars, as authorized under California Health and Safety Code section 1389.8(c) or Insurance Code section 10119.3, in addition to any other applicable penalties or remedies available under current law.

Agent/Broker Signature X	Agent/Broker Name:	CA License Number:	Note(s) (CCHP Use Only):
Email:	Phone:	Fax:	Date (MM/DD/YY): / /

CCHP Use Only

Sales Representative / Sales Executive []	Sales Manager []	COO []
Payment [CC / Bill / Check #]	Amount []	Date []
Rec'd by Enrollment []	Packet Sent Date []	

Employee Enrollment Form

Group Sales: Tel: 1-888-371-3060 Fax: 1-415-955-8819



CCHP will provide translation or other language assistance free of charge in completing the application. The application, together with the Disclosure Form/Evidence of Coverage ("Agreement") constitutes the plan contract, and that applicants may request a copy of the Agreement prior to enrollment to learn the terms and conditions of the plan contract.

Employer Group Information		
Employer (Group) Name:		Group Number:
Requested Effective Date (MM/DD/YY) : / /	Date of Hire (MM/DD/YY): / /	Employment Status: <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time
Reason for Application		
<input type="checkbox"/> New Group	<input type="checkbox"/> Open Enrollment	<input type="checkbox"/> New Hire
<input type="checkbox"/> Employee Status Change, Reason _____		<input type="checkbox"/> Add Dependent(s)
		<input type="checkbox"/> Other Enrollment, Reason _____
Employer Group Plan Coverage Selection		
Medical Plans <input type="checkbox"/> Ruby ¹⁰ HMO Platinum <input type="checkbox"/> Ruby ²⁰ HMO Platinum <input type="checkbox"/> Ruby ⁴⁰ HMO Platinum <input type="checkbox"/> Opal ²⁵ HMO Gold <input type="checkbox"/> Opal ⁵⁰ HMO Silver <input type="checkbox"/> Platinum ⁹⁰ HMO <input type="checkbox"/> Gold ⁸⁰ HMO <input type="checkbox"/> Silver ⁷⁰ HMO <input type="checkbox"/> Bronze ⁶⁰ HMO <input type="checkbox"/> Bronze ⁶⁰ HDHP HMO		
Optional Riders (Applies to all Balance Enrollees) <input type="checkbox"/> Adult Vision (VSP) <input type="checkbox"/> Adult Dental (Delta) <input type="checkbox"/> Other _____		
Note(s) (CCHP Use Only):		

1. Employee Information				
Last Name:		First Name:		M.I. :
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Domestic Partner	Date of Birth (MM/DD/YY) : / /	SSN:	Preferred Language : (Optional) <input type="checkbox"/> Chinese <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Others:
Email:		Cell Phone:	Home Telephone:	
Home Address, City, State, ZIP (No P.O. Box) :				
Mailing Address, City, State, ZIP (if different than home address) :				
Primary Care Physician (PCP) :		Medical Group:		Existing Patient? <input type="checkbox"/> Yes <input type="checkbox"/> No
Optional Questions				
What is your ethnic origin?				
<input type="checkbox"/> Asian Indian	<input type="checkbox"/> Black or African American	<input type="checkbox"/> Cambodian	<input type="checkbox"/> Chinese	<input type="checkbox"/> Filipino
<input type="checkbox"/> Guamanian or Chamorro	<input type="checkbox"/> Hmong	<input type="checkbox"/> Hispanic, Latino or Spanish Origin	<input type="checkbox"/> Japanese	<input type="checkbox"/> Korean
<input type="checkbox"/> Laotian	<input type="checkbox"/> Native Hawaiian	<input type="checkbox"/> Samoan	<input type="checkbox"/> White	<input type="checkbox"/> Vietnamese
<input type="checkbox"/> Other _____				
2. Dependent(s) to be covered or added				
<input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner	Last Name:	First Name:		M.I. :
Date of Birth (MM/DD/YY): / /		SSN:		Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Primary Care Physician (PCP) (Required for HMO Plans Only) :		Medical Group:		Existing Patient? <input type="checkbox"/> Yes <input type="checkbox"/> No

Dependent # 1	Last Name:	First Name:	M.I. :
Date of Birth (MM/DD/YY) : / /	SSN:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Primary Care Physician (PCP) :	Medical Group:	Existing Patient? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Dependent # 2	Last Name:	First Name:	M.I. :
Date of Birth (MM/DD/YY) : / /	SSN:	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
Primary Care Physician (PCP) :	Medical Group:	Existing Patient? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Dependent # 3	Last Name:	First Name:	M.I. :
Date of Birth (MM/DD/YY) : / /	SSN:	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
Primary Care Physician (PCP) :	Medical Group:	Existing Patient? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Dependent # 4	Last Name:	First Name:	M.I. :
Date of Birth (MM/DD/YY) : / /	SSN:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Primary Care Physician (PCP) :	Medical Group:	Existing Patient? <input type="checkbox"/> Yes <input type="checkbox"/> No	

3. Medicare Information

Is any person applying for coverage currently enrolled with Medicare?

No Yes, Please attach a copy of your Medicare card(s) & Name: _____

4. Disclosure of Personal and Health Information

CCHP understands the importance of keeping your and your dependents' personal and health information private. CCHP protects this information in electronic, written, and oral forms when used throughout our company. CCHP will not disclose this information without your authorization except as permitted by law. For the purpose of administering your CCHP coverage, CCHP is permitted by state and federal law to obtain your and your dependents' health information from a healthcare provider, insurer, insurance support organization, health plan, or your insurance agent. Also, by state and federal law, CCHP is permitted to disclose your and your dependents' health information to a healthcare provider, insurer, insurance support organization, health plan, or your insurance agent. A complete explanation of CCHP policies and procedures ("Notice of Confidentiality and Privacy Practices") for preserving the confidentiality of your personal and health information is available and will be furnished to you upon request by calling the Customer Service Department or by accessing CCHP's website.

5. Arbitration Agreement

I understand that (except for Small Claims cases) any and all disputes, including claims of medical malpractice (that is as to whether any medical services rendered under the health plan were unnecessary or unauthorized or were improperly, negligently, or incompetently rendered), which may arise under the agreement between me and CCHP and any of this affiliates shall be determined by submission to binding arbitration as provided by California law. Any such dispute will not be resolved by a lawsuit or resort to court process except as applicable law provides for judicial review of arbitration proceedings. ALL PARTIES TO THIS CONTRACT, BY ENTERING INTO IT, ARE GIVING UP THEIR CONSTITUTIONAL RIGHT TO HAVE ANY SUCH DISPUTE DECIDED IN A COURT OF LAW BEFORE A JURY, AND INSTEAD ARE ACCEPTING THE USE OF BINDING ARBITRATION. For more information regarding binding arbitration, please refer to your Evidence of Coverage.

Employee Signature X	Employee Name:	Date (MM/DD/YY): / /
Signature of Employer/Authorized Representative: X	Employer/Authorized Representative Name & Title:	Date (MM/DD/YY): / /

Employee Enrollment Form

Group Sales: Tel: 1-888-371-3060 Fax: 1-415-955-8819



CCHP will provide translation or other language assistance free of charge in completing the application. The application, together with the Disclosure Form/ Evidence of Coverage ("Agreement") constitutes the plan contract, and that applicants may request a copy of the Agreement prior to enrollment to learn the terms and conditions of the plan contract.

Employer Group Information		
Employer (Group) Name:		Group Number:
Requested Effective Date (MM/DD/YY) : / /	Date of Hire (MM/DD/YY): / /	Employment Status: <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time
Reason for Application		
<input type="checkbox"/> New Group	<input type="checkbox"/> Open Enrollment	<input type="checkbox"/> New Hire
<input type="checkbox"/> Employee Status Change, Reason _____		<input type="checkbox"/> Add Dependent(s)
		<input type="checkbox"/> Other Enrollment, Reason _____
Employer Group Plan Coverage Selection		
Medical Plans		
<input type="checkbox"/> Ruby ¹⁰ HMO Platinum	<input type="checkbox"/> Ruby ²⁰ HMO Platinum	<input type="checkbox"/> Ruby ⁴⁰ HMO Platinum
<input type="checkbox"/> Opal ²⁵ HMO Gold	<input type="checkbox"/> Opal ⁵⁰ HMO Silver	
<input type="checkbox"/> Platinum ⁹⁰ HMO	<input type="checkbox"/> Gold ⁸⁰ HMO	<input type="checkbox"/> Silver ⁷⁰ HMO
<input type="checkbox"/> Bronze ⁶⁰ HMO	<input type="checkbox"/> Bronze ⁶⁰ HDHP HMO	
Optional Riders (Applies to all Balance Enrollees)		
<input type="checkbox"/> Adult Vision (VSP)	<input type="checkbox"/> Adult Dental (Delta)	<input type="checkbox"/> Other _____
Note(s) (CCHP Use Only):		

1. Employee Information				
Last Name:		First Name:		M.I. :
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Domestic Partner	Date of Birth (MM/DD/YY) : / /	SSN:	Preferred Language : (Optional) <input type="checkbox"/> Chinese <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Others:
Email:		Cell Phone:	Home Telephone:	
Home Address, City, State, ZIP (No P.O. Box) :				
Mailing Address, City, State, ZIP (if different than home address) :				
Primary Care Physician (PCP) :		Medical Group:		Existing Patient? <input type="checkbox"/> Yes <input type="checkbox"/> No

Optional Questions	
What is your ethnic origin?	
<input type="checkbox"/> Asian Indian	<input type="checkbox"/> Black or African American
<input type="checkbox"/> Cambodian	<input type="checkbox"/> Chinese
<input type="checkbox"/> Filipino	<input type="checkbox"/> Guamanian or Chamorro
<input type="checkbox"/> Hmong	<input type="checkbox"/> Hispanic, Latino or Spanish Origin
<input type="checkbox"/> Japanese	<input type="checkbox"/> Korean
<input type="checkbox"/> Laotian	<input type="checkbox"/> Native Hawaiian
<input type="checkbox"/> Samoan	<input type="checkbox"/> White
<input type="checkbox"/> Vietnamese	<input type="checkbox"/> Other _____

2. Dependent(s) to be covered or added			
<input type="checkbox"/> Spouse <input type="checkbox"/> Domestic Partner	Last Name:	First Name:	M.I. :
Date of Birth (MM/DD/YY): / /		SSN:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Primary Care Physician (PCP) (Required for HMO Plans Only) :		Medical Group:	Existing Patient? <input type="checkbox"/> Yes <input type="checkbox"/> No

extra enrollment form

Dependent # 1	Last Name:	First Name:	M.I. :
Date of Birth (MM/DD/YY) : / /		SSN:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Primary Care Physician (PCP) :		Medical Group:	Existing Patient? <input type="checkbox"/> Yes <input type="checkbox"/> No
Dependent # 2	Last Name:	First Name:	M.I. :
Date of Birth (MM/DD/YY) : / /		SSN:	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Primary Care Physician (PCP) :		Medical Group:	Existing Patient? <input type="checkbox"/> Yes <input type="checkbox"/> No
Dependent # 3	Last Name:	First Name:	M.I. :
Date of Birth (MM/DD/YY) : / /		SSN:	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Primary Care Physician (PCP) :		Medical Group:	Existing Patient? <input type="checkbox"/> Yes <input type="checkbox"/> No
Dependent # 4	Last Name:	First Name:	M.I. :
Date of Birth (MM/DD/YY) : / /		SSN:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Primary Care Physician (PCP) :		Medical Group:	Existing Patient? <input type="checkbox"/> Yes <input type="checkbox"/> No

3. Medicare Information

Is any person applying for coverage currently enrolled with Medicare?
 No Yes, Please attach a copy of your Medicare card(s) & Name: _____

4. Disclosure of Personal and Health Information

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Employee Signature X	Employee Name:	Date (MM/DD/YY): / /
Signature of Employer/Authorized Representative: X	Employer/Authorized Representative Name & Title:	Date (MM/DD/YY): / /



**For more information,
please contact CCHP Sales Department.**



445 Grant Avenue, Ste 700
San Francisco, CA 94108



1-888-371-3060 (TTY 1-877-681-8898)



Sales@CCHPHealthPlan.com

CCHP complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

