

## NOTICE OF WISCONSIN PROTECTIONS FOR SMALL EMPLOYER GROUPS

Your group is considered a **Small Employer Group** according to Wisconsin insurance regulations.

**Small Employer Group Definition** - an employer employing an average of at least 2 but not more than 50 employees on business days during the preceding calendar year. If the Employer was not in existence during the preceding calendar year, it will qualify as a Small Employer Group if it reasonably expects to employ an average of at least 2 but no more than 50 employees on business days during the current calendar year.

Wisconsin insurance regulations provide certain protections and benefits to employer groups meeting this definition. These benefits include: guaranteed renewability, limited annual rate increases, guaranteed issue to newly eligible employees, guaranteed portability from other qualified health plans, restrictions on group termination, and limited exclusion periods for pre-existing conditions.

At the time of your annual renewal, these protections would cease to apply for any of following reasons:

- You employ less than 2 or more than 50 eligible employees during at least 50% of the number of weeks in a 12-month period
- You move your business enterprise outside the state of Wisconsin

I hereby acknowledge receipt of the information contained in this notice.

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Name of Small Group Employer

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Authorized Signature

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Title

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Date