

# Oxford Connecticut small group tax form submissions

## Instructions sheet

As part of the group enrollment process, we require Oxford<sup>1</sup> Connecticut small groups (1–50) to submit tax documentation verifying the group meets the eligibility requirements for health care coverage. Submit all requested documentation within the appointed time frame.

### Quarterly Wage and Tax Report Requirements:

- When enrolling **up to two** subscribers, submit your group's payroll/wage and tax information for the four quarters of the prior calendar year and the most recent Quarterly Wage and Tax Report
- When enrolling **more than two** subscribers, submit a copy of your group's most recent Quarterly Wage and Tax Report

Employer groups with 10 or more eligible employees may use the Participation Certification form in lieu of payroll/wage and tax records. Oxford reserves the right to review the applicant's payroll/wage and tax records at any time to confirm eligibility. The applicant agrees to furnish us with all information and documentation that may be reasonably required with regard to eligibility for coverage.

### Waiver and Employee Documentation:

All eligible employees must be documented, regardless of whether an employee is enrolling or waiving coverage.

- If a new employee is not on the UC5A, provide their date of hire and/or employment contract and two weeks of payroll or paystubs. Payroll documents are only accepted for new hires within the current quarter.
- If an existing employee is not on the UC5A, and is not a new hire, provide reason the employee is not on the UC5A. Owners may be asked to provide prior year business tax documents.

Official group filing in Connecticut	Required document(s)
<b>Partnership – LP, LLP (New business)</b>	<ul style="list-style-type: none"> <li>• Partnership agreement and their percentage of ownership for each Partner. Must be signed and dated within 1 year to be valid.</li> <li>• <b>2 weeks current payroll (no W4s)</b>. Payroll must contain the group's name and confirm 2 weeks of hours, wages and all deductions with the payroll begin date and end date.</li> <li>• <b>SS4</b> letter for new business confirming the Employer Identification Number assigned</li> </ul> <p><b>NOTE:</b> LP and LLPs cannot consist of all K1s and must have at least one W2 eligible employee to be eligible for small group coverage.</p>

Official group filing in Connecticut	Required document(s)
<b>Partnership – LP, LLP (Existing business)</b>	<ul style="list-style-type: none"> <li>• <b>IRS Schedule K1</b> (Form 1065)—include all K1s totaling 100% ownership</li> <li>• <b>UC5A</b> for existing W-2 employees</li> <li>• <b>2 weeks current payroll</b> journal or paystubs for new employees who are not listed on the UC5A. Payroll must contain the group’s name and confirm 2 weeks of hours, wages and all deductions with the payroll begin date and end date. Include documentation for all employees who are waiving coverage.</li> </ul> <p><b>NOTE:</b> LP and LLPs cannot consist of all K1s and must have at least one W2 eligible employee to be eligible for small group coverage.</p>
<b>S-Corporation/C-Corporation/LLC (New business)</b>	<ul style="list-style-type: none"> <li>• Signed and dated copy of the Articles of Incorporation or Articles of Organization</li> <li>• Operating Agreement or CT Business Registration form, showing 100 percent of ownership, signed and dated</li> <li>• <b>SS4</b> letter for new businesses confirming the Employer Identification Number was assigned</li> <li>• <b>2 weeks current payroll</b> journal or paystubs for W-2 employees. Payroll must contain the group’s name and confirm 2 weeks of hours, wages and all deductions with the payroll begin date and end date; include documentation for all employees who are waiving coverage.</li> </ul>
<b>S-Corporation/C-Corporation/LLC (Existing business)</b>	<ul style="list-style-type: none"> <li>• One of the following: <ul style="list-style-type: none"> <li>– <b>Form 1120</b> with <b>Schedule G</b> or <b>1125E</b> indicating the owners</li> <li>– Form 1120S with K1 totaling 100%</li> </ul> </li> <li>• <b>UC5A</b> for existing W-2 employees and <b>2 weeks payroll</b> journal or paystubs for new employees who are not listed on the UC5A. Payroll must contain the group’s name and confirm 2 weeks of hours, wages and all deductions with the payroll begin date and end date. Include documentation for all employees who are waiving coverage.</li> </ul>
<b>Non-profit company</b>	<ul style="list-style-type: none"> <li>• Most recent quarter federal <b>IRS Form 941</b> (<b>SS4</b> letter is acceptable if the form <b>941</b> is not available)</li> <li>• <b>2 weeks current payroll</b> report</li> <li>• A signed letter from the organization confirming nonprofit status, a list of the employees and the location of the office where the employees currently work</li> </ul>
<b>Common ownership</b>	<ul style="list-style-type: none"> <li>• For groups looking to combine companies due to filing a consolidated federal tax return, they must complete a Common Ownership/Oxford Verification form signed and dated</li> <li>• The group must provide the K1s or other business tax forms for all companies to confirm 100% ownership</li> </ul>

Official group filing in Connecticut	Required document(s)
<p><b>Professional Employer Organization (PEO) groups</b></p> <p><b>Please note:</b> All groups with a PEO or moving from a PEO must be reviewed by Underwriting before they are approved. All PEO groups are reviewed on an individual basis. We reserve the right to request additional documentation from the prospective group.</p>	<p><b>For groups terminating their relationship with a PEO:</b></p> <ul style="list-style-type: none"> <li>• A copy of the termination letter addressed to the PEO</li> <li>• SS4 letter for new business confirming the Employer Identification Number assigned and original business start date</li> <li>• <b>2 weeks current payroll</b> from the new payroll provider. Payroll must contain the group's name and confirm 2 weeks of hours, wages and all deductions with the pay dates beginning the first business day after the PEO contract end date. For example, if the PEO contract ended on June 30, the payroll journal needs to be from July 1–14.</li> </ul> <p><b>For groups that have payroll ONLY administered through a PEO:</b></p> <ul style="list-style-type: none"> <li>• <b>UC5A</b> or payroll (new hires only) listing the employees who are specific to the employer and contain no employees from any other company</li> </ul> <p><b>NOTE:</b> If the employer cannot provide the health plan with a specific tax document or payroll, we will assume they are employees of the PEO or Leasing Company and may not be considered eligible for coverage.</p> <ul style="list-style-type: none"> <li>• If the group is part of a PEO or Leasing Company as a co-employer, the PEO/ELC Employer Questionnaire form must be completed in full</li> </ul>

**NOTE:** It is not feasible to cover all possible employment circumstances in the above list of documents. We reserve the right to request additional documentation, if needed, to confirm eligibility.

No group should cancel their current coverage until they receive approval from the Oxford Enrollment Department.

These requirements may be updated from time to time and are subject to regulatory approval.

The information provided represents the Oxford tax documentation requirements for verifying Connecticut small groups (1–50) meet eligibility requirements for health care coverage. It is not intended to be nor should be construed as tax advice. You should consult an appropriate tax professional with any tax questions.

<sup>1</sup> Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. Administrative services provided by Oxford Health Plans LLC.

B2B EI211233100.0 12/21 © 2021 Oxford Health Plans LLC. All Rights Reserved. 21-1233300 (CT OHI/OHP SmGrp)

