



State of New Jersey

DEPARTMENT OF BANKING AND INSURANCE
SMALL EMPLOYER HEALTH BENEFITS PROGRAM
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ADVISORY BULLETIN 14-SEH-02

October 28, 2014

To: SEH Program Member Carriers that Issue Coverage
SEH Program Interested Parties

From: Ellen DeRosa
Executive Director

Re: Application for a Small Group Health Benefits Policy

As required by N.J.A.C. 11:21-6 carriers offering small employer health benefits plans must use the standard Application for a Small Group Health Benefits Policy and the New Jersey Employer Certification form. The application form been updated for use with plans with effective dates of January 1, 2015 and later.

The Application for Small Group Health Benefits Policy includes a new item 13 to address the Orientation Period. The updated form is attached to this Advisory Bulletin and is available on the SEH Board's website at www.state.nj.us/dobi/division_insurance/ihcseh/sehforms.html.

Orientation Period is defined in 26 C.F.R. 54.9814-2708(c)(iii). If an eligible small employer elects to use an Orientation Period the duration will be one month, with one month determined as set forth in 26 C.F.R. 54.9814-2708(c)(iii).

Any Waiting Period will begin on the first day after the conclusion of the Orientation Period.

The Employee Eligibility Date will be the *later of*: the date of employment; the day after any applicable Waiting Period ends; or the day after any applicable Orientation Period ends. Thus, it is important that employers, or brokers acting on behalf of employers, provide necessary information to Carriers such that Carriers can appropriately determine the Effective Date.

If you have any questions please send them by email to ellen.derosa@dobi.state.nj.us.