PALIC Small Group Enrollment Process (2-5 Employees)

1. Explain benefits and run quotes for company for each eligible employee.
2. If company wants to move forward, determine the potential size and preferred billing/payment method of the group.
3. Complete the Employer Bank Draft Acceptance Program, **Doc-7810** and Employer Bank Draft Authorization, **Doc-7812.** With groups 2-5, the admin fee of $150 will be drafted at the time of issue.
4. Once the appropriate forms have been completed, they need to be emailed to PALIC at [listbill@neweralife.com](mailto:listbill@neweralife.com).
5. Now a “Group Billing Number” or GBN is generated. This group billing number will allow you to begin the enrollment process.
6. Enroll all members to the group using the GBN# given by PALIC. If you’re enrolling members correctly, you will not need to enter payment information.
7. Once you are done enrolling all applicants, we may need a corrected Bank Draft Authorization form if changes were made to the original premium. If on a List Bill, we will need a transmittal form. For List Bill groups of 2-5 we will accept the List Bill New Business Transmittal Form, **Doc-7813**. These will need to be emailed to PALIC at [listbill@neweralife.com](mailto:listbill@neweralife.com).
8. Once enrolled, all members will go through the appropriate underwriting process that is determined by the size of the group, as well as the benefits chosen for each employee.
9. For new employees added to an existing group, once agents are done enrolling, use the appropriate Bank Draft Authorization and List Bill Transmittal form. Admin fees are not needed for add-ons, only at the time of initial enrollment. (**Note:** Bank Draft Amount will change with the addition of employees. If there is no Bank Draft, it is still necessary to complete a List Bill Transmittal Form).

**Note:** Groups of 10+ can be written as Guaranteed Issue (GI). All groups with GI health applications will receive a 15% rate increase. Please see group GI guidelines to determine GI Brackets. If you waive the right for GI, the 15% rate increase would be removed, however once GI has been waived, the group will no longer be eligible for GI.

PALIC Small Group Enrollment Process (5-12 Employees)

1. Explain benefits and run quotes for company, for each eligible employee.
2. If company wants to move forward, determine the potential size and preferred billing/payment method of the group. When a company has 5-12 employees and a monthly EFT is preferred, then:
3. Complete the Employer Bank Draft Acceptance Program, **Doc-7810** and Employer Bank Draft Authorization form, **Doc-7812B**. With these groups, the admin fee will be drafted at the time of issue.
4. Once the appropriate forms have been completed, they need to be emailed to PALIC at [listbill@neweralife.com](mailto:listbill@neweralife.com).
5. Now a “Group Billing Number” or GBN is generated. This group billing number will allow you to begin the enrollment process.
6. Enroll all members to be part of group using the GBN#. If you’re enrolling members correctly, you will not need to enter payment information.
7. Once you are done enrolling all applicants, PALIC may need a corrected Bank Draft Authorization form if changes were made to the original premium. If on a List Bill, we will need a transmittal form. For List Bill groups of 2-9, PALIC will accept the List Bill New Business Transmittal Form, **Doc-7813**. These forms will need to be emailed to PALIC at [listbill@neweralife.com](mailto:listbill@neweralife.com).
8. Once enrolled, all members will go through the appropriate underwriting process that is determined by the size of the group, as well as the benefits chosen for each employee.
9. For new employees added to an existing group, once you’re done enrolling, please use the appropriate Bank Draft Authorization and List Bill Transmittal form. Admin fees are not needed for add-ons, only at the time of initial enrollment. (**Note:** Bank Draft Amount will change with the addition of employees. If there is no Bank Draft, it is **still** necessary to complete a List Bill Transmittal Form).

**Note:** Groups of 10+ can be written as Guaranteed Issue (GI). All groups with GI health applications will receive a 15% rate increase. Please see group GI guidelines to determine GI Brackets. If you waive the right for GI, the 15% rate increase would be removed, however once GI has been waived, the group will no longer be eligible for GI.

PALIC Small Group Enrollment Process (5-9, Billed Directly)

1. Explain benefits and run quotes for company, for each eligible employee.
2. If company wants to move forward, determine the potential size and preferred billing/payment method of the group. If 5-9 and billed directly with monthly payment submitted to PALIC, then:
3. Complete the Acceptance of List Bill Program, **Doc-7809**, make sure to collect the admin fee of $150.
4. Once the appropriate forms have been completed, they need to be emailed to PALIC, including a copy of the check, to [listbill@neweralife.com](mailto:listbill@neweralife.com).
5. Now a “Group Billing Number” or GBN is generated. This group billing number will allow you to begin the enrollment process.
6. Enroll all members to be part of group using the GBN#. If you’re enrolling members correctly, you will not need to enter payment information.
7. For List Bill groups of 5-9 employees, PALIC will accept a List Bill New Business Transmittal Form, **Doc-7813**. These will need to be emailed to PALIC at [listbill@neweralife.com](mailto:listbill@neweralife.com).
8. Once enrolled, all members will go through the appropriate underwriting process that is determined by the size of the group, as well as the benefits chosen for each employee.
9. For new employees added to an existing group, once you’re done enrolling, please use the appropriate Bank Draft Authorization and List Bill Transmittal form. Admin fees are not needed for add-ons, only at the time of initial enrollment. (**Note:** Bank Draft Amount will change with the addition of employees. If there is no Bank Draft, it is still necessary to complete a List Bill Transmittal Form).

**Note:** Groups of 10+ can be written as Guaranteed Issue (GI). All groups with GI health applications will receive a 15% rate increase. Please see group GI guidelines to determine GI Brackets. If you waive the right for GI, the 15% rate increase would be removed, however once GI has been waived, the group will no longer be eligible for GI.

PALIC Small Group Enrollment Process (10+ Employees)

1. Explain benefits and run quotes for company, for each eligible employee.
2. If company wants to move forward, determine the potential size and preferred billing/payment method of the group.
3. Complete the Acceptance of List Bill Program, **Doc-9773**, make sure to collect the admin fee of $150.
4. Once the appropriate forms have been completed, they need to be emailed to PALIC, including a copy of the check, to [listbill@neweralife.com](mailto:listbill@neweralife.com).
5. Now a “Group Billing Number” or GBN is generated. This group billing number will allow you to begin the enrollment process.
6. Enroll all members as part of the group using the GBN#. If you’re enrolling members correctly, you will not need to enter payment information.
7. For List Bill groups, that greater than 10 employees, you will need the List Bill New Business Transmittal –Contingent-Issue-form, **Doc-8213**. These forms will need to be emailed to [listbill@neweralife.com](mailto:listbill@neweralife.com).
8. Once enrolled, all members will go through the appropriate underwriting process that is determined by the size of the group, as well as the benefits chosen for each employee.
9. For new employees added to an existing group, once you’re done enrolling, please use the appropriate Bank Draft Authorization and List Bill Transmittal form. Admin fees are not needed for add-ons, only at the time of initial enrollment. (**Note:** Bank Draft Amount will change with the addition of employees. If there is no Bank Draft, it is still necessary to complete a List Bill Transmittal Form).

**Note:** Groups of 10+ can be written as Guaranteed Issue (GI). All groups with GI health applications will receive a 15% rate increase. Please see group GI guidelines to determine GI Brackets. If you waive the right for GI, the 15% rate increase would be removed, however once GI has been waived, the group will no longer be eligible for GI.