

Insurance Procedures

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Healthcare

Healthcare insurance is available to all staff on punctum books payroll. Onboarding happens via the [SimplyInsured portal](#). Note that a direct login doesn't work. Always request a login link via email.

SimplyInsured connects between our Quickbooks accounting system (for automated payments) and the healthcare provider, which currently is United Healthcare.

Each year, the policy renews on May 1, and preceding that United Healthcare does an audit and SimplyInsured sends out an invite for a consultation session.

Files are stored in punctum Accounting > Insurance > Healthcare

United Healthcare Audit

Each year United Healthcare requires an audit to be performed before May 1. Log into United Healthcare with the OneHealthCare login. Provide the docs required for a C Corporation, as of 2026:

- IRS Form 1120 Corporation Filing - Page 1 and 2, Schedule G and Form 1125-E
- W2 of previous years (downloadable via Quickbooks, employer copy)

SimplyInsured Consultation

Always book the consultation ahead of time to get a good sense of the newly available packages. Important constants are:

- Employees in Many States: make sure coverage extends to all states where we have employees
- Plan Network: EPO
- Low deductible
- Staff: 20% copay

Additional documents may be required, such as W2 forms and Schedule C from the tax filing.

Previous Policies:

- 2026: United Healthcare UHC Choice Gold 1000-2 (EPBI/K35S)
- 2025: United Healthcare UHC Choice Platinum 500-2 (DX9J/K35S)
- 2024: ?

Liability

Unemployment