

LARGE GROUP QUOTING GUIDE

Word&Brown®

CALIFORNIA LARGE GROUP (101+) QUOTING GUIDE

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Contract Limit: Co-Broker

Commission: 5%

Topic	Large Group Requirements
Quoting	
Standard Quoting	<ul style="list-style-type: none"> • RFP (Request for Proposal) • Member Level Census (including waivers and COBRA participants) with employee/dependent first and last names, dates of birth, gender & zip codes • Current & Renewal rates • Last carrier bill if currently in small group • Summary of Benefits for all in-force plans • Claims experience (if applicable)
Virgin Group Quoting	Will receive a Non Quote Notification (NQN) Letter
Quoting Alongside Kaiser	Identify Kaiser enrollment on census
Quoting groups with less than 101 benefit eligible employees	Member Level Census including FTEs along with a signed Attestation Form
Underwriting	
Sole Carrier	75% of eligible employees (excluding valid waivers) but no less than 50% of ALL eligible employees regardless of valid waivers
Alongside Kaiser	Minimum of 60% of eligible employees and 40 employees enrolled
Employer Contribution	Minimum of 75% for EE rates or 50% of the total cost (EE+DEP)
Plans/Network Pairing	<ul style="list-style-type: none"> • For 101-300 eligible employees, groups may offer up to 4 plans listed on the OTS proposal. There is no load when offering 4 plans or less • Groups using Aetna's Springboard platform may offer up to 6 plans
Bundling Discounts	
Discounts	Discounts apply to the Medical premium: <ul style="list-style-type: none"> • Medical + Dental = 2% (Minimum of 40% participation needed for Dental) • Medical + Vision = 0.5% • Medical + Aetna Voluntary Hospital Plan = 0.5% • Medical + Aetna Voluntary Critical Illness & Accident Plan = 0.5%
Applies to	Employer sponsored and Voluntary plans
Duration of bundling discounts	Only for the first year



Contract Limit: 101-500 enrolled

Commission: 4%

Topic	Large Group Requirements
Quoting	
Standard Quoting (Traditional)	<ul style="list-style-type: none"> • RFP • Census (including waivers and COBRA participants) • Current & Renewal Rates • Summary of Benefits for all in-force plans • For Ancillary, submit Booklet • Claims experience (if applicable)
Virgin Group Quoting	Anthem Blue Cross must be sole carrier
Quoting Alongside Kaiser	Identify Kaiser enrollment on census
Quoting groups with less than 101 benefit eligible employees	Signed Attestation Form
Underwriting	
Sole Carrier	75% of net eligible employees (If under 75%, rates will be loaded) Net eligible ex: 200 eligible employees with 30 valid waivers is 170 net eligible employees
Alongside Kaiser	Minimum of 51% of total eligible employees must enroll with Anthem
Employer Contribution	<ul style="list-style-type: none"> • Virgin Groups: Minimum of 75% for EE rates • All other groups: Minimum of 50% for EE rates
Plans/Network Pairing	<ul style="list-style-type: none"> • Up to 2 HMO networks can be paired together. Rates are loaded on network with richer benefits • A maximum of 2 HMO plans & 3 PPO plans (PPO/Solutions PPO/HSA/EPO)
Bundling Discounts	
Discounts	Discounts apply on medical premium: <ul style="list-style-type: none"> • Medical + Dental = 2% • Medical + Vision = 0.5% • Medical + Life (\$25K min) = 0.5% • Medical + STD = 0.5% • Medical + LTD = 0.5%
Applies to	Employer sponsored <i>Note: Anthem views voluntary dental plans with at least 60% participation to be "employer sponsored," whether or not the employer makes a contribution, and will qualify for the 1% discount</i>
Duration of bundling discounts	Only for the first year



Contract Limit: 101-299

Commission: Producer Service Fee 5.26%

Topic	Large Group Requirements
Quoting	
Standard Quoting	<ul style="list-style-type: none"> • RFP • Member Level Census (including waivers and COBRA participants) with employee/dependent first and last names, dates of birth, gender & zip codes • Current & Renewal Rates • Last carrier bill if currently in small group • Summary of Benefits for all in-force plans • Claims experience (if applicable)
Virgin Group Quoting	<ul style="list-style-type: none"> • Employer Health Questionnaire • Census with each employee's salary listed (Estimate acceptable)
Quoting Alongside Kaiser	Identify Kaiser enrollment on census
Quoting groups with less than 101 benefit eligible employees	Identify the number of FTEs on the RFP submission
Underwriting	
Sole Carrier	70% participation (valid waivers will count against participation)
Alongside Kaiser	<p>Minimum of 70% of eligible employees are required to enroll across both carriers. If group meets participation, they would be evaluated based off the following two scenarios:</p> <ul style="list-style-type: none"> • If Kaiser has less than 70% of the enrolled population, all products are quoted. Minimum of 40 subscribers required. • If Kaiser has more than 70% of the enrolled population, only HMO Trio and PPO Tandem products are quoted. Minimum of 40 subscribers required.
Employer Contribution	Minimum of 75% for EE rates or 50% of the total cost (EE+DEP)
Plans/Network Pairing	<p>Groups may offer up to 4 plans listed on the proposal in single population</p> <p>EX. 3 plans to CA population and 2 plans to the Out of State population</p> <p>3 HMO networks (Full, Trio, SaveNet) and 2 PPO networks (Full and Tandem)</p>
Bundling Discounts	
Discounts	<ul style="list-style-type: none"> • Medical + Dental = 1% • Medical + Vision = 0.25% • Medical + Life = 0.5%
Applies to	Employer sponsored plans
Duration of bundling discounts	Only for the first year



Contract Limit: Level-Funding and Self-Funding: 25-250
Fully Insured: 101-250

Commission: 5%

Topic	Large Group Requirements
Quoting	
Standard Quoting	<ul style="list-style-type: none"> • RFP • Member Level Census (including waivers and COBRA participants) with employee/dependent first and last names, dates of birth, gender & zip codes • Current & Renewal Rates • Summary of Benefits for all in-force plans • Claims experience (if applicable)
Virgin Group Quoting	Same requirements as standard quoting
Quoting Alongside Kaiser	Identify Kaiser enrollment on census
Quoting groups with less than 101 benefit eligible employees	Minimum of 25 enrolling for medical and minimum of 50 enrolling for dental
Underwriting	
Sole Carrier	50% of eligible employees (valid waivers will count against participation)
Alongside Kaiser	Minimum of 50% of participating eligible employees must enroll with Cigna and must be greater than 50 employees
Employer Contribution	Must abide by legislative mandates
Plans/Network Pairing	Groups may offer up to 3 plans, depending on size. Typically there is a .5% load added to rates per plan if 3 or more plans are offered
Bundling Discounts	
Discounts	<ul style="list-style-type: none"> • Medical + Dental = 1% • Medical + Life = 0.5%
Applies to	Employer sponsored and Voluntary plans
Duration of bundling discounts	Dependent upon underwriting's discretion at time of renewal

E.D.I.S.

EMPLOYER DRIVEN INSURANCE SERVICES

Contract Limit: 10+

Commission: \$6 PEPM + 8%, 9% or 10% of Specific and Aggregate premium

Topic	Large Group Requirements
Quoting	
Standard Quoting	<ul style="list-style-type: none"> • RFP • Member Level Census (including waivers and COBRA participants) with employee/dependent first and last names, dates of birth, gender & zip codes • Current & Renewal Rates • Summary of Benefits for all in-force plans • Claims experience (if applicable)
Virgin Group Quoting	Same requirements as standard quoting
Quoting Alongside Kaiser	Identify Kaiser enrollment on census
Quoting groups with less than 101 benefit eligible employees	Member Level Census including FTEs
Underwriting	
Sole Carrier	Under 50 enrolled 75%, over 50 enrolled 60%
Alongside Kaiser	Under 50 enrolled 75%, over 50 enrolled 60%
Employer Contribution	Minimum 50% for EE rates
Plans/Network Pairing	Any or all of our portfolio of options
Bundling Discounts	
Discounts	<ul style="list-style-type: none"> • Group Size 2-9 Medical + Freedom DPP0 = \$1.00 PEPM • Group Size 10-50 Medical + Western Dental = \$0.50 PEPM Medical + Freedom DPP0 = \$1.50 PEPM • Group Size 51+ Medical + Western Dental = \$1.00 PEPM Medical + Freedom DPP0 = \$2.00 PEPM
Applies to	Freedom DPP0 = Employer Paid plans only Western Dental = Discount applies to Admin fee if the member elects medical
Duration of bundling discounts	Dependent upon underwriting's discretion at time of renewal



Contract Limit: 101-500

Commission: 5%

Topic	Large Group Requirements
Quoting	
Standard Quoting	<ul style="list-style-type: none"> • RFP • Census (including waivers and COBRA participants) • Current & Renewal rates • Summary of Benefits for all in-force plans • Claims experience (if applicable)
Virgin Group Quoting	Same requirements as standard quoting
Quoting Alongside Kaiser	Identify Kaiser enrollment on census
Quoting groups with less than 101 benefit eligible employees	Reconciled DE9C along with a Signed Attestation Form
Underwriting	
Sole Carrier	<ul style="list-style-type: none"> • Starting Line Up (SLU) – 55%-75% • Enhanced Choice – 55%-75% • Virgin Groups – 33% of total active population
Alongside Kaiser	<ul style="list-style-type: none"> • Minimum of 75% of eligible employees are required to enroll across both carriers • Greater of 38% of eligible or 38 employees must enroll with Health Net • Employer contribution to Health Net's premium must equal or exceed contribution to Kaiser premium
Employer Contribution	Minimum 50% for EE rates
Plans/Network Pairing	<ul style="list-style-type: none"> • 6 plans, but only one Full HMO Network • 3 plans for virgin groups, but only one Full HMO Network Plan Options <ul style="list-style-type: none"> • Standalone: HMO, EOA, or PPO • Dual Option: HMO/PPO, EOA/PPO, or HMO/HSA • Triple Option: HMO/PPO/HSA or EOA/PPO/HSA • Salud HMO y Más may be offered in any combination
Bundling Discounts	
Discounts	No load for additional networks <ul style="list-style-type: none"> • Medical + Dental = 1% • Medical + Vision = 0.5% • Medical + Life = 0.5%
Applies to	Employer sponsored plans
Duration of bundling discounts	Only for the first year



Contract Limit: 101-300 (Contact your Word & Brown Sales Rep for additional information)

Commission: 5%

Topic	Large Group Requirements
Quoting	
Standard Quoting	<ul style="list-style-type: none"> • RFP • Census (including waivers and COBRA participants) • Current & Renewal rates • Summary of Benefits for all in-force plans • Claims experience (if applicable)
Virgin Group Quoting	Full Takeover/Alongside virgin quotes have same requirements as standard quoting
Quoting Alongside Kaiser	<ul style="list-style-type: none"> • Must be offered on conditions that are no less favorable than those for other health care plans. • Identify other carrier enrollment on census
Quoting groups with less than 101 benefit eligible employees	A Group Size Attestation Form may be required to confirm Large Group
Underwriting	
Sole Carrier	Minimum participation of 5 employees
Alongside Kaiser	The greater of 5 or 5% of the total number of employees enrolled in all health plans in regions where KP is offered.
Employer Contribution	Minimum of 50% for EE rates
Plans/Network Pairing	<p>HMO, Deductible HMO, HSA, HRA: these plans use the Kaiser Permanente network</p> <p>KPIC: POS and PPO is reserved for Total Replacement only and uses the PHCS Network.</p> <p>The following website can be used: www.multiplan.com/kaiser</p> <p>Alongside Another Carrier: Offer 3 HMO Plans</p> <p>Total Replacement: Offer 3 HMO and 1 PPO Plan</p>
Bundling Discounts	
Discounts	N/A
Applies to	N/A
Duration of bundling discounts	N/A



Contract Limit: 101+

Commission: 5%

Topic	Large Group Requirements
Quoting	
Standard Quoting	<ul style="list-style-type: none"> • RFP • Census (including waivers and COBRA participants) • Current & Renewal rates • Summary of Benefits for all in-force plans • Claims experience (if applicable)
Virgin Group Quoting	Same requirements as standard quoting
Quoting Alongside Kaiser	Identify Kaiser enrollment on census
Quoting groups with less than 101 benefit eligible employees	Signed Attestation Form
Underwriting	
Sole Carrier	Minimum participation of 1 employee
Alongside Kaiser	Minimum participation of 1 employee
Employer Contribution	<ul style="list-style-type: none"> • Minimum of 50% for EE Rates • If offering more than one plan, 50% of the less expensive plan
Plans/Network Pairing	<ul style="list-style-type: none"> • Buy-up options available • Groups may offer up to 2 plans
Bundling Discounts	
Discounts	No bundling discounts
Applies to	Not Applicable
Duration of bundling discounts	Not Applicable



Contract Limit: 2+

Commission: 7% 2-24 Enrolled EE's, 6% 25-50 Enrolled EE's, 4.5% 51+ Enrolled EE's

Topic	Large Group Requirements
Quoting	
Standard Quoting	<ul style="list-style-type: none"> • RFP • Member Level Census (including waivers and COBRA participants) with employee/dependent first and last names, dates of birth, gender & zip codes • Current & Renewal rates • Summary of Benefits for all in-force plans (Medical) • Claims experience (if applicable)
Virgin Group Quoting	Under 50 enrolling is allowed, over 50 enrolling is declined
Quoting Alongside Kaiser	Not at this time
Quoting groups with less than 101 benefit eligible employees	Minimum of 2+ enrolling
Underwriting	
Sole Carrier	50% of eligible employees regardless of waivers OR 75% excluding valid waivers
Alongside Kaiser	Not at this time
Employer Contribution	Minimum of 50% for EE rates
Plans/Network Pairing	Based on enrolling employee size: <ul style="list-style-type: none"> • 2 enrolled: Single option • 3-15 enrolled: Dual option • 16-24 enrolled: Triple option • 25+ enrolled: Quadruple option
Bundling Discounts	
Discounts	Loads for offering more plans: 2% if relativity between the richest and leanest plan is less than 30%, 12% if the relativity is more than 30% No bundling discounts
Applies to	Not Applicable as they only quote Medical
Duration of bundling discounts	Not Applicable as they only quote Medical



Contract Limit: 101+

Commission: 5%

Topic	Large Group Requirements
Quoting	
Standard Quoting	<ul style="list-style-type: none"> • RFP • Member Level Census (including waivers and COBRA participants) with employee/dependent first and last names, dates of birth, gender & zip codes • Current & Renewal rates • Summary of Benefits for all in-force plans • Claims experience (if applicable)
Virgin Group Quoting	<ul style="list-style-type: none"> • Health questionnaire from every employee completed up-front • At time of sale provide Articles of Incorporation, Worker's Compensation bill and office lease agreement
Quoting Alongside Kaiser	Identify Kaiser enrollment on census
Quoting groups with less than 101 benefit eligible employees	Attestation form may be requested at underwriter's discretion
Underwriting	
Sole Carrier	60% of eligible employees including valid waivers <i>Minimum of 50% on a case by case basis</i>
Alongside Kaiser	40% of eligible employees
Employer Contribution	Minimum of 50% for EE rates
Plans/Network Pairing	Groups may offer up to 3 plans at underwriting department's discretion
Bundling Discounts	
Discounts	<ul style="list-style-type: none"> • Medical + 1 Ancillary product = 1% • Medical + 2 or more Ancillary products = 2% <i>Please note vision does not qualify for the bundling discount</i>
Applies to	Employer sponsored plans
Duration of bundling discounts	Ongoing and will be part of the renewal package



Contract Limit: Co-Broker

Commission: 5%

Topic	Large Group Requirements
Quoting	
Standard Quoting	<ul style="list-style-type: none"> • RFP • Census (including waivers and COBRA participants) • Current & Renewal rates • Summary of Benefits for all in-force plans • Claims experience (if applicable)
Virgin Group Quoting	Same requirements as standard quoting
Quoting Alongside Kaiser	<ul style="list-style-type: none"> • Identify Kaiser enrollment on census • If quoting alongside cross border plan, will need to identify the cross border enrollment on the census
Quoting groups with less than 101 benefit eligible employees	Signed Attestation Form will be needed at time of sale (located on master application)
Underwriting	
Sole Carrier	<ul style="list-style-type: none"> • HMO: Review current participation and discuss with broker group strategy • PPO: Enrollment cannot exceed 10% of total group enrollment
Alongside Kaiser	Requires at least 50% excluding valid waivers
Employer Contribution	50% EE of the lowest cost plan or flat dollar amount equivalent to 50%. If offered alongside Kaiser, contribution parity % or \$ amount needs to be equal and cannot favor Kaiser, same for a cross-border plan.
Plans/Network Pairing	<ul style="list-style-type: none"> • 2 HMO (non-HDHP) + 1 PPO within same network and rates will hold • No load to PPO rates, if offered • More than 2 HMO plans require underwriting department's approval • The Dual HMO network will have a load on the broader network only
Bundling Discounts	
Discounts	No bundling discounts
Applies to	Not Applicable
Duration of bundling discounts	Not Applicable



Contract Limit: 101+

Commission: 7%

Topic	Large Group Requirements
Quoting	
Standard Quoting	<ul style="list-style-type: none"> • RFP • Census (including waivers and COBRA participants) • Current & Renewal rates • Summary of Benefits for all in-force plans (Medical & Ancillary) • Claims experience (if applicable)
Virgin Group Quoting	Same requirements as standard quoting
Quoting Alongside Kaiser	Identify Kaiser enrollment on census
Quoting groups with less than 101 benefit eligible employees	Most recent DE9C
Underwriting	
Sole Carrier	Minimum participation of at least 10 employees enrolled
Alongside Kaiser	<ul style="list-style-type: none"> • Groups required to meet minimum participation • SIMNSA cannot be offered alongside other cross border options
Employer Contribution	Minimum of 50% for EE rates
Plans/Network Pairing	Only one medical plan can be offered
Bundling Discounts	
Discounts	No bundling discounts
Applies to	Not Applicable
Duration of bundling discounts	Not Applicable



Contract Limit: 101-300 (Contact your Word & Brown Sales Rep for additional information)

Commission: 5%

Topic	Large Group Requirements
Quoting	
Standard Quoting	<ul style="list-style-type: none"> • RFP • Member Level Census (including waivers and COBRA participants) with employee/dependent first and last names, dates of birth, gender & zip codes • Current & Renewal rates • Summary of Benefits for all in-force plans (Medical & Ancillary) • Claims experience (if applicable) • Minimum ER contribution of 50% EE only
Virgin Group Quoting	Same requirements as standard quoting
Quoting Alongside Kaiser	Identify Kaiser enrollment on census
Quoting groups with less than 101 benefit eligible employees	Member level census complete with FTEs
Underwriting	
Sole Carrier	75% of all eligible employees to enroll in an employer sponsored plan, and at least 50% of all benefit eligible employees (including spousal coverage waivers) to enroll with UnitedHealthcare
Alongside Kaiser	<ul style="list-style-type: none"> • 50% must enroll with UnitedHealthcare • Minimum of 25 subscribers to set up HMO
Employer Contribution	Minimum of 50% for EE rates
Plans/Network Pairing	<ul style="list-style-type: none"> • Maximum of 6 plans • No restrictions on narrow HMO networks
Bundling Discounts	
Discounts	<ul style="list-style-type: none"> • Medical + Dental = 2% • Medical + Vision = 0.5% • Medical + Basic Life & Supplemental Life = 0.5% • Medical + STD & LTD = 0.5% (min 25% participation)
Applies to	Employer sponsored plans
Duration of bundling discounts	Ongoing as long as medical plans and ancillary coverage remain in-force

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