

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 DPPO = \$1.00 PEPM • Group Size 10-50 Medical + Western Dental = \$0.50 PEPM Medical + Freedom DPPO = \$1.50 PEPM • Group Size 51+ Medical + Western Dental = \$1.00 PEPM Medical + Freedom DPPO = \$2.00 PEPM |
| Applies to | Freedom DPPO = 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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