














Carrier	Guideline
	<p>Plans/Network Pairing 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</p>
	<p>Up to 2 HMO networks can be paired together. Rates are loaded on network with richer benefits A maximum of 2 HMO plans &amp; 3 PPO plans (PPO/Solutions PPO/HSA/EPO)</p>
	<p>Groups may offer up to 4 plans listed on the proposal in single population EXAMPLE: 3 plans to CA population and 2 plans to the Out of State population 3 HMO networks (Full, Trio, SaveNet) and 2 PPO networks (Full and Tandem)</p>
	<p>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</p>
	<p>Any or all of our portfolio of options</p>
	<p>6 plans, but only one Full HMO Network 3 plans for virgin groups, but only one Full HMO Network Plan Options 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</p>
	<p>HMO, Deductible HMO, HSA, HRA: these plans use the Kaiser Permanente network KPIC: POS and PPO is reserved for Total Replacement only and uses the PHCS Network. The following website can be used: <a href="http://www.multiplan.com/kaiser">www.multiplan.com/kaiser</a> Alongside Another Carrier: Offer 3 HMO Plans Total Replacement: Offer 3 HMO and 1 PPO Plan</p>
	<p>Buy-up options available Groups may offer up to 2 plans</p>
	<p>Based on enrolling employee size: 2 enrolled: Single option 3-15 enrolled: Dual option 16-24 enrolled: Triple option 25+ enrolled: Quadruple option</p>
	<p>Groups may offer up to 3 plans at underwriting department's discretion</p>

This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier  
Please refer to the carrier guidelines for additional information

(Continued)

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	<p>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</p>
	<p>Only one medical plan can be offered</p>
	<p>Maximum of 6 plans                      No restrictions on narrow HMO networks</p>

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